

McGraw-Hill Federal Credit Union Youth Privacy Promise

How We Help Protect Children Under Age of 13

Children's access to the Internet can potentially permit them to visit inappropriate web sites and be exposed to unnecessary risks. The Children's Online Privacy Protection Act (COPPA) protects children under the age of 13 from the online collection of personal information without parental consent. This notice regarding our privacy practices is required by the Federal Trade Commission (FTC) to specifically protect children under the age of 13. For more information visit www.ftc.gov.

- We created our website for members and potential members, most of whom are adults. However, children may access our website to request information and apply for certain products and services. When children access our website, we are confident that they and their parents will find none of our content to be objectionable. We encourage parents to install any of the various available software packages to prevent their children from accessing inappropriate websites.
- In accordance with the Children's Online Privacy Protection Act, we will not knowingly collect, store, use or disclose personal information from children. We define children as persons under the age of 13.
- Although not collected from children under 13, McGraw Hill FCU may request specific information related to the child from parents, such as McGraw Hill FCU member number, social security number and Password. This information is used to verify identity, provide access to mcgrawhillfcu.org and its transactions, and to determine specific identifying and member data to make available. We do not accept applications directly from children, knowingly collect nor share personal information about them unless the information has been provided by an adult in connection with opening a deposit account for or with the child. We won't send any unsolicited promotions to users who indicate they are less than 13 years of age unless the solicitation is in connection with an account opened by an adult.
- McGraw Hill FCU stores a cookie – a tiny text file – on the customer's system when he or she logs into mcgrawhillfcu.org. The cookie is necessary to establish and maintain a secure session so customers can request information about their accounts. This cookie is only used during a single connection to the McGrawHillFCU.org servers and is not used to track activity after leaving McGrawHillFCU.org.
- McGrawHillFCU.org collects information about which pages members access on McGrawHillFCU.org. Again, this information is used to improve the content of mcgrawhillfcu.org, as well as our products and services.
- McGraw Hill FCU does not compile, sell, rent or trade mailing lists of members to organizations outside the credit union.
- Parents may review and have a child's personal information deleted. Parents may also refuse to permit any further collection or use of their child's data by McGraw Hill FCU.
- McGraw Hill FCU will never post young children's email addresses; or other personal information anywhere on McGrawHillFCU.org.
- This does not prevent parents from opening deposit accounts on behalf of their children. We will obtain parental consent prior to the creation of an account on behalf of a child.

Please don't hesitate to contact us with questions regarding this Youth Privacy Promise:

1-800-226-6428

cu_info@mcgrawhillfcu.org

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