



EXPERIENCE THE CREDIT UNION DIFFERENCE

Privacy Policy

Effective Date: 08/30/2022

This Privacy Policy explains how **First NRV Federal Credit Union** collects, uses, and discloses personal information about our customers, prospective customers, and visitors to our website at <https://www.firstnrvcreditunion.com>.

COLLECTION OF PERSONAL INFORMATION

Information collected directly from you: We may collect personal information directly from you, for example through a web form, during registration, while making an appointment, while setting up an account with us, when you contact us for customer support, or during transactions. Personal information we collect directly from you may include first and last name, address, email address, phone number, and we may verify identity through account passwords/passphrases or security questions (Including but not limited to the member's mother's maiden name).

Information collected from your device: Our website may use technologies such as cookies, web beacons, pixels, and other similar technologies to automatically collect certain information from your device including, for example, your IP address, date and time of your visit, browser and operating system information, referring website address, and other information about how you interact with the website. Our website may also use cookies and similar technologies to enhance your user experience and enable certain features such as keeping track of items you put in your shopping cart. Our email campaigns may also use tracking technologies such as web beacons, pixels and other similar technologies to automatically collect certain information such as your IP address, browser type and version, and email engagement statistics.

Information collected from our partners: We may collect personal information about you from our third-party partners and combine it with other information that we collect. Personal information we collect from our partners may include, for example, your demographic information, shopping history, and geographic location.

USE OF PERSONAL INFORMATION

We may use information collected about you for any lawful purpose, including the following:

- To provide you with our products and services, customer service and support, and other relevant information;
- To market our products and services to you, including by email and text message subject to your consent;
- To provide our website to you, to optimize our website, and to assist with our advertising and marketing efforts;
- To comply with the law and to maintain the security of our website
- With your consent, or as otherwise disclosed at the time information is collected.



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DISCLOSURE OF PERSONAL INFORMATION

We may share the information we collect with other parties, including the following:

- With third-party service providers to assist us with providing and marketing our products and services, such as payment processors, data hosting services, analytics services, online store support, advertising partners, and email service providers.
- With Constant Contact, to send email marketing and text message communications. For more information about how we may use your information with Constant Contact and the information that may be collected through our email campaigns, see Constant Contact's Customer Data Notice available at <https://www.constantcontact.com/legal/customer-contact-data-notice>.
- With any affiliates or joint venture partners that we may have in the future.
- As part of a corporate sale, merger, or acquisition, or other transfer of all or part of our assets, including as part of a bankruptcy proceeding.
- If necessary to comply with applicable laws and regulations, to respond to a subpoena, search warrant or other lawful request for information we receive, or to otherwise protect our rights or the rights of third parties, or to protect the safety or security of any person or entity.
- With your consent or as otherwise disclosed at the time of data collection or sharing.

We may share information that has been de-identified or aggregated without limitation.

Our website may offer interactive features, such as the ability to leave reviews, that you can use to communicate with other website visitors or to submit and post your own content. If you disclose information in one of these forums, this information can be viewed, collected, and used by others.

DIGITAL ADVERTISING & ANALYTICS

We may authorize our third-party vendors and/or partners to use cookies and similar technologies on our website to automatically collect certain information from your device, and we may share information about you and your interactions with our website with our advertising partners. These partners may also collect information from other websites or apps over time, including information about relationships among different browsers and devices. Such information can be used by us or our partners to serve more relevant targeted ads and marketing efforts. For more information about this type of advertising and how to opt out of targeted advertising from our advertising partners, go to www.aboutads.info.

We may also work with third parties that collect data about your use of our website and other sites or apps over time for non-advertising purposes. We use Google Analytics and other third-party services to improve the performance of the website and for analytics and marketing purposes. For more information about how Google Analytics collects and uses



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data when you use our website, visit www.google.com/policies/privacy/partners, and to opt out of Google Analytics, visit tools.google.com/dlpage/gaoptout.]

Your web browser may allow you to block or disable cookies; however, parts of our website may not function properly if you do so.

EMAIL AND TEXT MESSAGE COMMUNICATIONS

If you wish to unsubscribe from our email campaigns, please click on the Unsubscribe link at the bottom of any marketing email sent from us. If you opt out of our email marketing, we will still send you messages related to our transactions and relationship with you, such as **marketing messages for services based on your past interactions with us.**

If you wish to stop receiving text messages from us, reply STOP, QUIT, CANCEL, OPT-OUT, or UNSUBSCRIBE to any text message sent from us. For more information, see our Mobile Messaging Terms and Conditions available at [\[https://firstnrvc信用union.com/terms-conditions-of-use\]](https://firstnrvc信用union.com/terms-conditions-of-use).

YOUR PRIVACY RIGHTS

You are entitled to access, correct, delete, data portability, and to opt-out of having your information shared with our third-party vendors. Virginia law requires for businesses to implement reasonable safeguards to protect your personal data.

UPDATING YOUR INFORMATION

When you have an account with us, you may review, change, or update your contact information by logging into your account.

CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy at any time. Please review it frequently.

CONTACT INFORMATION

If you have any questions about this policy or our privacy practices, please contact us using one of the contact methods listed below.

First NRV Federal Credit Union

Physical Address: 900 W. Main Street, Radford, VA 24141

Mailing Address: P.O. Box 2963, Radford, VA 24143

Email: info@firstnrvc信用union.com

Phone: (540)639-0885

Fax: (888)586-0349



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