

Website Policy

Big Dutch Fleet Credit Union respects the personal and financial privacy of all of its members. We are committed to protecting the information on and within our web site with the same safety and confidentiality standards utilized in the transaction of all Big Dutch Fleet Credit Union business. Big Dutch Fleet Credit Union does not sell, rent, or provide any member information to any list services or non-credit union affiliated agencies for any purpose.

The amount and type of information we receive depends on how you use our site:

Website only users: Big Dutch Fleet Credit Union's website has valuable information to read and online tools to use without revealing any personal information. The only information we collect and store during website only usage is non-personal information for the express purpose of tracking website use in order to improve design, service, and/or site navigation tools.

Internet Banking and Online Application users: Non-public personal information may be collected, when a credit union member has registered to use Big Dutch Fleet Credit Union's secure online banking services, from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency
- Email and electronic information sources

The following information explains how we protect the information gathered.

Big Dutch Fleet Credit Union may collect information such as:

- User's name
- E-mail addresses
- Internet Service Provider address
- Access time and date
- Failed logon attempts

We collect this information for internal reporting of web site statistics, and product monitoring to improve our services. Information obtained from our website is kept secure, and access to that information is limited to the credit union personnel who need to know the information to provide products or services to our members and to properly operate the credit union.

INTERNET ACCESS FEES AND TELEPHONE CHARGES

Big Dutch Fleet Credit Union is not responsible for any telephone charges, internet access fees, and other such similar fees and expenses incurred by accessing the Big Dutch Fleet Credit Union's website. Please note that these fees may be assessed and billed separately by an Internet Service Provider or Telephone Company. Big Dutch Fleet Credit Union does not charge a fee to our member's to access their account.

CHANGES TO PRIVACY POLICY

Big Dutch Fleet Credit Union may update this policy. We will notify our members about significant changes in the way we treat personal information by sending a notice to the primary email address provided by the member, by placing a prominent notice on our website, or by mailing a notice through the post office.

CHILDREN

Big Dutch Fleet Credit Union does not knowingly solicit data from children. We recognize that protecting children's identities and privacy online is important and the responsibility to do so rests with both the online industry and their parents.

COOKIES

Big Dutch Fleet Credit Union does not utilize internet "cookies". Cookies are a feature of web browser software that allows web servers to recognize the computer used to access a website. Cookies are small bits of data that are stored by a user's web browser on the user's hard drive. Cookies can remember what information a user accesses on one web page to simplify subsequent interactions with that website by the same user or to use the information to streamline the user's transactions on related web pages. Cookies make the online experience easier and more personalized. Some of our associated companies may themselves use cookies on their own websites. We have no access to, or control any of these cookies, should this occur.

ONLINE BANKING

When a member visits our secure Online Banking site, the member will be required to enter a Username and Password to enter and use our secure Online Banking server. This information is never given, sold or disclosed to third parties. It is held in strict confidence. While using Online Banking, certain online information, including the transaction activities, are recorded. This allows the Big Dutch Fleet Credit Union staff to confirm transactions. All member account information is housed on computers that are behind firewalls (protected area). All on-line transactions are authenticated and encrypted with the highest level of security protection available.

The member's account and personal information is password-protected. Big Dutch Fleet Credit Union uses industry-standard SSL encryption to protect data transmissions. To ensure that emails are secure, Big Dutch Fleet Credit Union encourages members' to log in before sending emails. For that reason, we ask that members' do not send confidential information such as Social Security or account numbers to us through an unsecured email.

We provide a number of additional security features at Big Dutch Fleet Credit Union. After logging in, an online "session" will time-out after 20-minutes of inactivity and will be automatically logged off. This prevents other individuals from accessing personal information in case the computer has been left unattended without logging out. When the member submits their password, it is compared with the password we have stored in our secure database. The online banking system will allow a member to attempt their password incorrectly three times. If the password is entered incorrectly more than three times, the member's access to Big Dutch Fleet Credit Union will be locked until the member calls us to reactivate the account. We monitor and record "bad login" attempts to detect any suspicious activity, such as someone trying to guess your password.

In the event that the member has forgotten their password, a link is provided to click on "I forgot my password" after the username has been entered. The password can be reset by answering the security questions that the member has answered previously. If the answers to the security questions cannot be entered correctly or if the answers cannot be remembered, the member will need to contact the credit union to have their security questions and access restored.

LINKS TO THIRD PARTY SITES

Big Dutch Fleet Credit Union is not responsible for practices employed by websites linked to or from our site, nor the information, content, accuracy, or opinions expressed in such websites, and such websites are not investigated, monitored or checked for accuracy or completeness by us, nor do we maintain any editorial or other control over such websites. Inclusion of any linked website on our site does not imply approval or endorsement of the linked website by us. This remains true even where the linked site appears within the parameters or window/frame of our site. Often, links to other websites are provided solely as pointers to information on topics that may be useful to users of our site. Please remember that when you use a link to go from our site to another website, our Privacy Policy is no longer in effect. Your browsing and interaction on any other website, including websites which have a link to our site, is subject to that website's own rules and policies. We are not responsible for the data collection and practices of third parties linked to our website. Please read the rules and policies of the third-party sites before proceeding. If you decide to leave our site and access these third party sites, you do so solely at your own risk.

EMPLOYEE SECURITY STANDARDS

Big Dutch Fleet Credit Union maintains information standards and procedures that include physical and electronic safeguards, restricting access to those with need-to-know and training employees on the importance of information security.

LEGAL DISCLAIMER

Big Dutch Fleet Credit Union reserves the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and/or to comply with judicial proceeding, court order, or legal process served on our website.

Big Dutch Fleet Credit Union reserves the right to change this policy at any time by posting and disclosing a new website policy.