Cookie Notice

Effective: [October 27, 2023]

First Service Credit Union ("**FSCU**," "**we**," "**us**," or "**our**") respects your privacy and is committed to protecting the personal data we hold about you. By using our websites with home pages located at www.fscu.com (the "**Services**"), with your browser set to accept cookies, you consent to our use of cookies and other technologies to provide the website and our services to you as described in this notice and in our Privacy Notice. For more information about what cookies and pixel tags are, what they do, and how you can opt out of, manage, or delete them, please review this Cookie Notice.

WHAT ARE COOKIES

A cookie is a small piece of data (a text file or computer code) that a website – when visited by a user – asks your browser to store locally on your device, to identify your browser and/or device as you browse the Internet and, in some cases, store information about that browser or device. Cookies can be placed, read, and/or written to by our website in order to remember information about you, such as your language preference or login information. Those cookies are set by us and called first-party cookies. We also use third-party cookies – which are cookies from a third party – for our advertising and marketing efforts. You can see more information on this below.

Cookies are often used in conjunction with "pixel tags" (also known as "web beacons" or "clear gifs"). Pixel tags are small images that we, our analytics providers, advertisers, and other third parties can use to interact with cookies and other tracking technologies. For example, we use pixel tags to evaluate the effectiveness of our advertising and marketing campaigns by determining whether you open and interact with the content in our promotional emails.

For more information about cookies, please see www.allaboutcookies.org.

HOW LONG ARE COOKIES STORED ON MY SYSTEM?

Session Cookies. "Session cookies" are stored for the duration of a browser session; when you close the browser, the cookie is deleted.

Persistent Cookies. "Persistent cookies" are stored for a preset amount of time (often between 90 days and two years, depending on the application) and are typically not deleted when a browser session is closed.

Your choices may affect whether we use session or persistent cookies for a particular application. For example, ordinarily our website stores your log in status on a session cookie, and each time you start a new browser session you must log in again. However, if you select "Remember Me," your log in status is instead stored on a persistent cookie so you do not need to log in each time you visit our website.

WHAT COOKIES DO WE USE, AND WHY?

We use the cookies listed below for the purposes outlined.

Strictly Necessary Cookies

These cookies are necessary for the website to function and cannot be switched off in our systems. They to allow you to browse the website and access certain pages. Necessary cookies are required for the website (or certain functionality on the website) to work properly, and we do not use these cookies to collect personal data about you.

You can set your browser to block or alert you about these cookies, but doing so may mean some parts of the website will not work.

Type	Cookies used	More information
Strictly necessary cookies	• Google Analytics • Access Softek (Digital Banking) • Origins(loan/membership software) • Origins3	These are a mixture of session and persistent cookies. These cookies enable us to store information about the categories of cookies the site uses and whether visitors have given or withdrawn consent for the use of each category for data collection purposes.

Performance Cookies

We use performance cookies to collect information to count visits and monitor traffic sources so we can measure and improve the performance of our site. They help us to know which pages are the most and least popular and see how visitors move around the site. All information these cookies collect is aggregated, and so does not collect information that can be used to identify you personally.

Disabling or removing these cookies generally does not interfere with the functionality or performance of the Services.

Type	Cookies used	More information
Performance Cookies	• CMS - Kentico • Monsido	These are a mixture of session and persistent cookies. These cookies assist with the performance of the website. Some of the cookies are Google Analytics cookies, which distinguish unique users by assigning a randomly generated number as a client identifier.

Functionality Cookies

We use functionality cookies to remember information that you have provided or choices you have made on the website, such as saving your logged-in status, site preferences, or the contents of your shopping cart. This allows us to provide a more personalized and convenient browsing experience.

Disabling or removing these cookies may make browsing the website less convenient or may prevent certain functionality from working correctly.

Type	Cookies used	More information
Functionality Cookies	• _gid • _ga • _gat	The Google Analytics cookie is used to store and count page views. This is a session cookie.

Targeting or Advertising Cookies

We allow third party advertisers, including advertising providers and ad networks, to place and/or activate cookies, pixel tags, and/or other tracking technologies designed to enable advertising on your device and deliver it to you across the Internet.

These services may collect information and data about your activities online, both on the website and across third-party pages or platforms to build a profile of your interests and show you relevant adverts on other sites. These ad networks, in connection with cookies, pixel tags, and other tracking technologies: (i) help deliver online behavioral advertisements, either by us, our affiliates, or third parties; (ii) may prevent you from seeing the same advertisements too many times; and (iii) help us, our service providers, and/or our other partners (as further described below) understand the effectiveness of the advertisements that have been delivered to you.

Disabling or removing these cookies, resetting your advertising identifier, or opting out of online behavioral advertising altogether (as applicable) may result in advertising that is repetitive and is less targeted to you.

Type	Cookies used	More information
Targeting cookies	_gads - SharpSpring - Mouseflow - Acoustic(coming 2024)	These are a mixture of session and persistent cookies. These cookies usually store the geographical location of browsers and targets ads.

Third-Party Functionality

We do not have access to or control over cookies or other features that advertisers and third party websites may use, and the information practices of those advertisers and third party websites are not covered by our Privacy Notice or this Cookie Notice.

For example, we provide social media buttons on the website that enable you to share our content with your friends and network. They are capable of tracking your browser across other sites and building up a profile of your interests. We do not control how those platforms collect information about you, nor whether or how they may track you or may activate their own cookies on your computer.

For more information about how third parties collect and use information about your activities, please review their applicable Terms of Use and Privacy Policies.

Type	Cookies used	More information
Third party cookies	Google Analytics	These are a mixture of session and persistent cookies. They are a mixture of strictly necessary, performance, and targeting. The third-parties placing these cookies are Google and Meta.

HOW DO I CONTROL OR MAKE CHOICES ABOUT COOKIES AND TRACKING TECHNOLOGIES?

Managing Cookies in the United States

Most browsers automatically accept cookies by default, but you can adjust your device and/or browser settings to delete and/or block some or all cookies, or provide notifications when you receive a new cookie. Please note, however, that blocking or deleting certain cookies may negatively affect your user experience.

UPDATES TO COOKIE NOTICE

We may update this Cookie Notice from time to time to outline the changes in the cookies that we use, and in response to changing laws or technical or business developments. You can see when this Cookie Notice was last updated by checking the effective date displayed at the top of this Cookie Notice.

HOW TO CONTACT US

Please contact us if you have any questions about this cookie policy or the information we hold about you via email at marketing@fscu.com or via phone at (713) 676-7777.