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#### **"DO NOT TRACK" SIGNALS:**

We do not currently respond to Web browser "do not track" signals because we do not allow third parties to collect personally identifiable information of visitors to our website to track their online activities. LBS Financial does provide links to other websites throughout [lbsfcu.org](http://lbsfcu.org) that are not subject to our privacy rules and may have tracking software on their websites.

#### **COOKIES:**

We may place "cookies" on a computer or other device to track a visitor's use of our site. A cookie is a piece of data that is stored on your hard drive. It takes up very little room on your system and helps us to customize our site and make its navigation easier for you. You can set your web browser to inform you when cookies are placed on your computer or to prevent them from being placed. However, if you choose to prevent cookies from being placed, some of our web functions may not work properly on your computer or mobile device. Unless you register with us for a service, the cookies do not provide us with any personally identifying information about you, such as your name, address or login information. We may use web analytics tools to collect anonymous information about pages visited, links that are clicked, and other information about the use of our website. We use this information only in aggregate to better understand site activity, and to improve our products and services for you.

#### **MOBILE APPLICATIONS:**

If you use our Mobile Banking, we collect only the information necessary to perform the transactions you request. For instance, our mobile banking applications collect geolocation data (upon your permission and mobile device settings) to provide branch and ATM locations near you. Our applications may also access your contacts when used for person-to-person payments or Bill Payment. Visit the app store (Google Play or Apple) for a complete list of items collected and usage by the app.

#### **DISABLING OF ONLINE & MOBILE BANKING ENROLLMENT:**

If you have enrolled in Online or Mobile Banking but wish to disable the enrollment, please contact the Credit Union at 800.527.3328. If you disable enrollment, you will not be able to log in to Online or Mobile Banking in the future. We cannot fully delete your Online and Mobile Banking enrollment/records due to legal obligations for retaining Member account information.

#### **ONLINE FORMS AND APPLICATIONS:**

On our website, you may be asked to give us personal information in order to apply for Membership, a loan, or other services. Our applications securely collect personal and financial information such as your name, address, social security number, assets, and income. The information that is collected on such forms is used only to process your request quickly and accurately. When you submit an application, your personal and financial information is encrypted. Your information is only used within the Credit Union or shared with the third party organization for which you have requested contact and noted on the form you are submitting (i.e. the Credit Union's check ordering vendor, auto shopper, etc.). You may also submit basic contact information through an online form to RSVP for an event. These forms are not encrypted and are used only for signing up for webinars, seminars, and other events.

#### **NO WAIVER:**

No waiver of any of the foregoing terms and conditions shall be effective unless it is in writing and signed by an authorized officer of LBS Financial Credit Union, and no waiver shall be deemed to imply or constitute a continuing waiver or a waiver of any other term or condition.

#### **JURISDICTION AND GOVERNING LAW:**

You will be deemed to have agreed to the exclusive jurisdiction of the State and Federal courts of the State of California, USA, for resolution of any dispute you have relating to the goods or services offered or promoted herein, or to this agreement. The laws of the State of California (excluding its conflict of laws rules) will be applied to any dispute, regardless of where it is heard, and these terms and conditions are governed by the laws of the State of California (excluding its conflict of laws rules).

#### **CONSTRUCTION:**

If any portion of this agreement is ruled invalid or otherwise unenforceable, it shall be deemed amended in order to achieve as closely as possible the same effect as originally drafted. Any invalid or unenforceable portion shall be construed as narrowly as possible in order to give effect to as much of the agreement as possible.