

# Terms of Use

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Ardent Credit Union recognizes and respects the privacy of its members and other users of its Website. We are committed to protecting information on and within our Website with the same safety and confidentiality standards utilized in the transaction of all Ardent Credit Union interactions.

Ardent Credit Union is committed to making financial products and services available that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of our credit union, you also have a responsibility to safeguard your financial information.

## **General Use:**

As a general policy, Ardent Credit Union does not automatically collect personal information from users of its Website. Ardent Credit Union does collect and store information on the domain a user uses to access its Website, the Internet address of the Web site from which a user links to the credit union's Website and the date and time of the visitor's visit to the credit union's Website. This information is used to measure the number of visitors to its Website and the route a user travels while within the credit union's Website to better serve users and improve design and site navigation.

## **Member-Only Areas:**

Personal identification (i.e. member number, password) is collected when a valid credit union member with an active credit union account(s) has registered to enter the secure online banking area of the credit union's Website. This information enables the credit union to regulate access of this information to those who request such access and those entitled to perform transactions on these account(s).

Visit Ardent Credit Union's Privacy Notice at [ardentcu.org/privacy](http://ardentcu.org/privacy) for more information.

## **Online Forms:**

Ardent Credit Union provides several online form resources (i.e.: loan application, check order) to better serve the needs of its members. Personal information provided by a user via any of the credit union's online forms is used by Ardent Credit Union only to process the member's request for service or information. If the user is concerned about the security of transmitting this information via the Internet, the user is encouraged to contact the credit union directly at 800-806-9465.

## **Email Communication:**

Personal information transmitted to Ardent Credit Union may be used by credit union staff to respond to inquiries for service or information or improve the service the credit union provides. Since email communication may not be secure against interception by unauthorized individuals, users may want to seek alternatives to email when it is necessary to provide sensitive or personal information. Likewise, the credit union adheres to the Information Security, Data Classification and Cyber Security policies.

**Website Links:**

As a courtesy to our members, we may provide links to other related web sites that we feel may be of interest or use to you. We assume no responsibility for the availability or content of these sites. The addition of any of these links is not to be construed as an endorsement of any services offered by these sites.

**Cookies:**

Ardent Credit Union uses small text files called cookies to collect anonymous data for purposes as allowed by law, including our website, services and information security. We use cookies to improve the user experience, but we do not store personally identifiable information.

We may share this information when required by law and with service providers who assist Ardent Credit Union with tracking website usage.

We use pixels for analytics and user experience.

By using Ardent Credit Union's website, you consent to this policy.

**Privacy of Children:**

Ardent Credit Union does not intend to collect information from children under 13, however, the website does not prevent a minor from entering their personal information on loan applications, through eBanking services, through online forms or through email. As with all visitors, under no circumstances will a child's information be collected for the purpose of third-party marketing.