



Digital Privacy Policy

Zeal Credit Union Digital Privacy Policy

Zeal Credit Union has prepared a digital privacy policy to be used in conjunction with our standard Privacy Policy. Our standard Privacy Policy applies to both our digital and non-digital services. Our digital privacy policy is outlined below.

Cookies and Information We Collect for Online Banking

Cookies are a small text file assigned and attached by a web server to the directory file on your computer. If you conduct transactions with Zeal Credit Union via Online Banking, you may have noticed the use of temporary session cookies. These temporary session cookies enable our systems to recognize your browser and your information as you navigate and conduct transactions while you are logged into our Online Banking system. They help to keep your session active until you either log out of Online Banking or when the session automatically times out due to inactivity. Once any one of these conditions occurs, the temporary cookies are removed from your system and you must log in with your username and password to regain access to Online Banking.

Cookies and Information We Collect at our Homepage

We collect information from all visitors to our website regarding user behavior through the use of cookies. The use of cookies is designed to improve the end user experience, and all users remain anonymous while visiting our homepage. The information we collect includes which pages are accessed, duration of the visit, frequency of visits, geographic location, the devices and operating systems in use and other similar demographic data. Information obtained from our website is kept secure, and access to that information is limited to the credit union personnel and vendor partners who use that information to improve the Zeal Credit Union website.

Online Banking Security Measures

Zeal Credit Union's online banking website is a secured website. Our online banking website encrypts any data sent and received with Transport Layer Security (TLS) technology, which is used to provide a secure channel for data transmission across computer networks using public key cryptography. A website secured with the TLS protocol will cause a padlock to display in the URL address bar of a Microsoft browser, ensuring that data transmitted from that page cannot be altered when routed over the Internet. Browsers that do not support TLS are unable to access the Online Banking application. In addition, Zeal Credit Union employs the use of firewalls which are designed to protect our computer network from outside internet activity. These firewalls are regularly monitored to assure their security.

Homepage Security Measures

The Zeal Credit Union homepage website is a secured website. At the Zeal Credit Union homepage members may fill out applications for our products. We use Secured Socket Layer (SSL) technology on our website to encrypt any data that is sent or received. A website secured with the SSL protocol will cause a padlock to display in the URL address bar of a Microsoft browser, ensuring that data transmitted from that page cannot be altered when routed over the Internet. In addition, Zeal Credit Union employs the use of firewalls which are designed to protect our computer network from outside internet activity. These firewalls are regularly monitored to assure their security.

Zeal Credit Union Mobile App

iOS and Android platforms require that Zeal Credit Union provide our members with the ability to request the removal of their app accounts and any associated data. This requirement is the latest of many recent compliance updates from Google and Apple related to user privacy and data safety. If you would like to request the removal of your app accounts and related data, simply send an email request to: mxadmin@zealcu.org. Please type "Remove App Account" in the subject line of your email and provide us with a good phone number at which to reach you. One of our representatives will be in touch with you to confirm the request is valid and initiate the process.

Upon execution of this request, Zeal Credit Union will delete all associated data held in our digital and internet banking system. This data will no longer be accessible or available to any party. Your accounts will remain active, and your account transaction history will remain in our main system history as long as your accounts are open, but all internet and Mobile Banking data will be deleted.

Some features included in digital banking may request access to data located on the device used to access digital banking. This may include biometric, camera, contacts, and location data. Users will be prompted to allow access to this data, and if access is not allowed, the feature requiring that data will not be fully functional.

Links to 3rd Party Websites

Our website may contain links to other websites. Zeal Credit Union is not responsible for the privacy practices of those sites. We encourage all users to read the privacy statement of all linked websites. When leaving our site for a site hosted by another company, you will receive a popup notice telling you that you are leaving our site, and users must accept or reject the prompt.

Children's Online Privacy Protection Act (COPPA)

Zeal Credit Union does not market to or collect data online for Rock Star Saver youth accounts, which includes all members age 0-11. For children ages 12-17 in the Nextgen program, we market to and collect data for our Online Banking product only. No other products and services requiring data collection online are knowingly marketed to children under the age of 13.

Questions If you have questions about our digital privacy policy, please contact:

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