

Privacy Notice

The STCU Kids Club and Fill 'er Up are operated by Spokane Teachers Credit Union (the "Credit Union"). This Privacy Notice covers information collected through the STCU Kids Club and Fill 'er Up website at stcu.org/youth and describes other information we may collect from members that join or participate in activities of the STCU Kids Club and Fill 'er Up. The Credit Union's Privacy Notice is available at stcu.org/resources/documents and covers the personal information sharing practices that apply to the financial products and services of the Credit Union.

The STCU Kids Club and Fill 'er Up websites are designed to provide a fun and educational experience for kids of all ages. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents. We ensure that our Privacy Notice and our information practices adhere to the Children's Online Privacy Protection Act ("COPPA") and other applicable laws.

The information we collect

At this time, we do not collect any personally identifiable information ("Personal Information") through the STCU Kids Club website. However, to enroll a child in STCU's Kids Club or Fill 'er Up, we will collect Personal Information in a non-electronic manner. If we change this practice in the future, we will update this Privacy Notice with any appropriate disclosures required under COPPA and any other applicable laws. We do not knowingly collect Personal Information from children under the age of 13 without first obtaining permission from the child's parent or guardian.

Children who are members of the STCU Kids Club or Fill 'er Up may submit their photos/images and stories to us about their saving and spending habits for us to post to the STCU Kids Club or Fill 'er up website or the Credit Union. However, this information is not submitted through the STCU Kids Club website and we will not post such information unless the child's parent or guardian has completed, signed and returned to us a Parental/Guardian Consent form. The sharing of photos/images, personal stories or other Personal Information is not required to join the STCU Kids Club or Fill 'er Up, is entirely voluntary and we are not responsible for any Personal Information that is contained in any submission to us when a Parental/Guardian Consent is in effect.

We collect your email address and other Personal Information when a child is registered for STCU's Kids Club or Fill 'er Up. The email address is kept for identification purposes only and is not shared with others. We may also use email addresses to send one-time replies in response to questions that are sent to us, but we do not retain or share email address in those instances.

In order to help us identify you for future site visits, we use "cookies" to track your visit. A cookie is a piece of information that our web server stores on your computer hard drive and retrieves later to expedite your visit. The cookie will not request, require or collect personal identity information and you remain anonymous. Your Personal Information is not accessed by or stored within a cookie in any way. We never sell, give, trade or otherwise share any information about our visitors to the STCU Kids Club or Fill 'er up websites with any outside sources.

How we use, disclose, and store the information we collect

In addition to the purposes described above, we may use email addresses to provide notification regarding the site, such as any future amendments to this Privacy Notice.

We may disclose information where we are required to do so by law, for example, in response to a court order or a subpoena, or where we disclose information to service providers or other group companies who provide support for the operations of our website and who do not use or disclose the information for any other purpose. To the extent permitted by applicable law, we also may disclose Personal Information in response to a law enforcement agency's or other public agency's (including schools or children services) request or if we feel that such notice may prevent the instigation of a crime, facilitate an investigation related to public safety or protect the safety of a child using our website, protect the security or integrity of our website, or enable us to take precautions against liability.

Our confidentiality and security safeguards

We maintain strict policies and security controls to assure that Personal Information in our computer systems and files is protected. We have established internal security controls, including physical, electronic, and procedural safeguards to protect the information you provide us and the information we collect about you. We will continue to review our internal security controls to safeguard your member information as we employ new technology in the future.

We reserve the right to change the STCU Kids Club and Fill 'er up Privacy Notice at our sole discretion. STCU Kids Club and Fill 'er up users will be informed of any such change by us posting a new Privacy Notice on the STCU Kids Club and Fill 'er up websites and the effective date of any change of Privacy Notice will be clearly marked. If we make material changes to this Notice, we will notify you here, by email, or by means of a notice on our home page.