



# Website Privacy Policy

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When you visit selco.org, SELCO Community Credit Union (“SELCO”) uses your information to improve your website experience. By visiting selco.org, you agree to the collection and use of your information in accordance with the Website Privacy Policy. The following describes your privacy rights, as well as SELCO’s policies and procedures on the collection, use, and disclosure of your information when you visit selco.org.

## Use of Cookies

SELCO uses cookies to optimize our services and deliver relevant advertisements based on your previous interactions with our website. These small text files are placed on your computer or mobile device when you visit our site to collect anonymous traffic data. Cookies are unique to your browser and do not collect or store any personally identifiable information.

### SELCO uses two types of cookies:

1. **First-Party Cookies:** These are set by SELCO and used to improve your website experience by helping remember your preferences, thereby providing a more tailored experience each time you visit.
2. **Third-Party Cookies:** These are set by external parties or services that provide functionality or features on our website. They can recognize your computer when you visit our site and when you visit other sites or services. These cookies help deliver targeted content and advertisements based on your browsing history.

## Google Analytics

We use Google Analytics to gather insights into how you interact with our website (such as the pages you visit, how frequently you visit, and the duration of your visits). This helps us enhance the design, functionality, and effectiveness of our site and marketing efforts.

Google Analytics tracks only non-personal information. It does not collect or store your name, contact details, or any other personally identifiable information. The data collected is used solely for analytical purposes to improve our website’s performance, user experience, and advertising efforts.

We do not share any personally identifiable information with Google. Your name, contact details, or account-related information are not collected or shared through Google Analytics. You can opt-out of Google’s use of cookies by visiting [Google’s Ad Settings](#).

## Google Ads

When you visit our website, we use cookies to collect data about your website visit to help improve your browsing experience and deliver more relevant marketing through targeted advertising campaigns. Through Google Ads remarketing, we display advertisements specifically tailored to you as you browse other websites that use Google Ads. This means you may see ads with content and offers that are relevant to your interests based on your previous interactions with our website.

## Microsoft Clarity

We use Microsoft Clarity to better understand how you interact with our website through heatmaps and session replays. This data, gathered by third-party cookies and other tracking technologies, helps us optimize our site, identify unusual activity, and improve marketing efforts. For more information about how Microsoft collects and uses your data, visit the [Microsoft Privacy Statement](#).

## Contentsquare

To provide you with a seamless experience, we use Contentsquare to analyze site interactions via heatmaps and session replays. This data, collected through third-party cookies, allows us to fix bugs faster and make navigation smoother, while constantly improving end user experiences.

## Children’s Online Privacy Protection Act (COPPA)

SELCO online services are not directed at children under 13. We do not knowingly collect personal information for children under 13 without parental consent. We respectfully request that parents and guardians do not permit children under 13 to provide personal information to us through SELCO online services. If you believe we have unintentionally collected your child’s personal information through SELCO online services, please notify us immediately by calling **800-445-4483** or visiting one of our branch locations. To learn more about COPPA, please visit the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov).

## External Hyperlinks

Our website contains links to affiliate and other websites. SELCO does not claim nor accept responsibility for any privacy policies, practices, and/or procedures of other such websites, nor are we responsible for the overall content or any information you may share on these sites. We encourage users to be aware when they leave our website and to read the privacy policies of third parties.

## **Chat Feature**

By using our website's chat feature, you consent to the monitoring and recording of your communications by us and our chat service provider. We may monitor and record your chat communications for several important reasons, including:

1. **Quality Assurance:** To ensure we deliver high-quality service, we review chat interactions to evaluate and enhance our service standards.
2. **Training and Development:** We use chat data to train and develop our staff, helping continuously improve our services.
3. **Security and Compliance:** Reviewing chat data also helps us ensure the security of our communication channels by preventing unauthorized use. Recording and monitoring of chat data is also necessary to comply with legal and regulatory requirements.

## **Website Privacy Policy Updates**

We may update this notice from time to time, to better describe or reflect changes to our Website Privacy Policy. When changes are made, we will update the date on this document. Your continued use of the SELCO online services after such changes are published means that you accept the updated policy. Please check this notice periodically for updates.