

Children's Online Privacy Protection Act (COPPA)

Innovations Federal Credit Union (Innovations) provides the Youth Services section of its website for the convenience and education of the children of its members. In partnership with the Credit Union National Association (CUNA), Innovations offers links to several websites for young members, hosted by CUNA. These include 5-Spot Money Skills for Elementary Students, AJ's Money Skills for Middle School Students and C-Note Money Skills for High School Students. We encourage parents or guardians to monitor children under age 13 when children are online and to participate in any interactive activities offered on the website.

Innovations is committed to protecting the online privacy of the children who visit its website and to complying with the Children's Online Privacy Protection Act. COPPA prohibits unfair or deceptive acts or practices in connection with the collection, use or disclosure of personally identifiable information from and about children on the Internet.

1. **Personal information** – Innovations does not collect or use underage members' personal information through this website.
2. **Site traffic records** – Innovations collects information on domain names, types of browsers used and dates and times of visits to www.Innovationsfcu.org. This information includes no personal identifiers and allows Innovations to record website traffic to improve navigation and content.
3. **Cookies** – www.Innovationsfcu.org does not require the use of per-session cookies. Cookie information is never sold, given or disclosed to third parties.
4. **Email** – Innovations may use feedback information from readers to respond to member service requests, inquiries, comments or suggestions when emails are initiated by the visitor to the Credit Union website. Email information is never sold, given or disclosed to third parties.

Innovations' Youth Services pages may include links to the external websites of others. These external sites are not part of Innovations Federal Credit Union's services, are not under our control, and may not comply with applicable law. Because these external websites may have privacy policies that are different than Innovations', please consult the privacy policies of any website that asks for personally identifiable information before providing it.