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# Privacy Statement



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We understand that you care about how information about you is shared and used, and we appreciate the trust you place with us. At the core of our commitment to protect the people that matter most in your life, is a commitment to protect your privacy in all situations. Our policies and procedures are designed to protect your personal information. This statement describes our commitment to your privacy.

**We protect your information.** We maintain physical, electronic and procedural safeguards to guard your nonpublic personal information. We restrict employee access to nonpublic personal information about you on an as needed basis.

**We do not share your medical information.** We do not use or share, internally or with other organizations and third parties, medical information for any purpose other than insurance underwriting or administration of a customer's policy, account or claim, as required by law, or as authorized by you.

**We collect relevant information** necessary to administer the product or service you have requested and to enhance your experience.

**We limit the release of information.** We do not sell customer information. We share information only when necessary to administer products and services we provide, when required by law, or when we partner with sponsoring organizations or strategic partners that we believe would be of benefit to you.

**We require strict privacy protections in our business relationships.** We engage in ventures only with credit unions, organizations and strategic partners that follow strict confidentiality requirements and offer products designed to improve the economic well-being of our customers. When information is released, it is subject to strict privacy protection requirements.

## Social Security Number Policy

Social Security numbers are classified as "Restricted" information under our Information Handling Procedure. As such, Social Security numbers may only be accessed by and disclosed when there is a legitimate business "need to know" in accordance with applicable laws and regulations. Social Security numbers, whether in paper or electronic form, are subject to physical, electronic and procedural safeguards, and must be stored, transmitted, and disposed of in accordance with the provisions of the Information Handling Procedure applicable to Restricted information. These restrictions apply to all Social Security numbers collected or retained by us in connection with customer, employee, or other relationships.

## Online Information Practices

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We are committed to protecting your personal privacy as you visit this website. As a visitor to our website, you have the right to understand our privacy and security practices prior to providing the companies of CUNA Mutual Group with personal information.

## **Information We May Collect**

The information we collect varies depending on the type of activity you are performing and helps us personalize and continually improve your experience. Much of our website can be accessed without providing any personal information. On all pages that collect personal information, we specifically indicate what information is required to provide you with the product or service you have requested.

### **Online Quotes, Applications and Enrollment Forms**

When you request a quote, apply online for products or services or provide us information on our website, we may need to collect personal information to complete your request. The personal information we collect varies depending upon the product or service for which you apply. Examples of information we may collect include information such as your name, address, date of birth, gender, employment and financial information, address, e-mail address, Social Security number, beneficiary information, credit card number, etc. Information we capture through applications or enrollments is securely transferred to the corresponding business area for completion.

### **Employment**

We collect personal information such as your name, address, e-mail, and phone number when you apply for employment with us through the website. In addition, we may collect information relating to your employment history when you submit that information as part of an employment application.

### **Travel and Events**

If you register for events or book travel through our website, we will collect personal information from you to complete your request, including your legal name, address, date of birth, travel information, frequent flyer information, phone number, email address, credit card information, and emergency contact information. We securely transmit your registration information to you and to our service providers responsible for booking or coordinating travel or events.

### **Browsing Information and Technology**

We gather information when you visit our website or view/interact with our advertisements or emails. The information we collect may include webpages visited, time of your visit, your IP address, your device ID, operating system, web browser software and performance data, location based on your browser and IP address, referral webpages (such as other websites or an advertisement), actions you take on the website (such as searches you run) and any cookies which were set during a previous visit to our website.

### **Cookies**

A cookie is a small piece of data sent from a website and stored in a file on your browser. A cookie is useful for having the browser remember specific information across several pages or between visits to a website. In addition to cookies, we use scripting, which is code run on the website to collect information such as actions you've completed on our website or items you click on. We also use pixels, which are transparent images sent from the website to

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your browser to help us record items like IP address and time. For the purposes of this Privacy Statement, we refer to all these technologies as “cookies.”

We do not store any sensitive information within your cookies. Our website does not read any information stored in cookies given to you from other websites, except in rare cases where the other website is a provider of information or functionality within our website and that cookie is necessary to make our website function correctly.

Browsing information is collected to improve your overall experience. We also use the information to track website usage and compile statistics. This helps us improve the website, so you will find it more useful and informative and enable customized promotions you may be interested in. We may use the combination of data we collect, such as browsing information and email address, to join known devices together and provide you personalized experiences on the device you are currently using. Impression data from cookies, which indicates who has seen advertisements about our products and services on our website or third-party websites, may be used to improve our marketing practices. If you are a current customer, have logged into your account, obtain a policy from our website or provide your email address, we may use analytics software to link data we collect, such as use of our website, opening emails we send you or contacting our customer service center via phone, back to you.

We may use browsing information we collect (including IP address, email address and Google Analytics) to match with information received from third parties (including non-personally identifiable behavioral information and device identifiers) and policyholder information as disclosed in our privacy notices to learn more about an individual or a group. These actions help us to analyze interactions with our website, improve marketing efforts, inform our strategic approach and improve the website user’s experience. We may also use this information to directly market our products and services, to the extent permitted by law. We may use third parties to perform these and other activities. IP address information is only distributed to third parties when they act as a service provider on our behalf.

You can set your browser to notify you when you receive a cookie, giving you the chance to decide whether to accept it. Browsers may also be set up to display a warning when a cookie is used. You may even disable your browser from accepting cookies. Disabling cookies is unique to each device you use. Disabling cookies on one device will restrict the ability to tie that device to other devices you use. Many parts of our website do not function properly if you disable cookies. To provide you with the best possible experience while visiting our website, please enable cookies within your browser.

Cookies can be placed by third party advertising networks. They remember the websites you visit, and that information is shared with other parties, such as advertisers. We may use third-party advertising networks to help us deliver tailored online ads to you. To learn more about opting-out of this type of interest-based advertising, please visit the [Network Advertising Alliance \(NAI\) Consumer opt-out website](#).

#### Do Not Track

Our third-party vendors may collect information about users across our websites. We do not currently have the capability to respond to web browser do not track signals or other mechanisms that provide you with the ability to exercise choice regarding the collection of this information.

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## Google Analytics

We use a tool called “Google Analytics” to collect information about use of this website. We have implemented the Google Analytics Demographics and Interest Reporting feature. This feature consists of a series of reports where we can see behavior information relating to visitor age, gender and interests. This data can also be used to segment standard reports and create remarketing lists. Visitors can opt-out of Google Analytics for Display Advertising and customize Google Display Network ads using the [Ad Settings](#).

**You can opt out of Google Analytics without affecting how you visit the Application.** For more information on opting out of being tracked by Google Analytics, visit this [Google page](#).

## **Mobile Marketing**

If you enroll in a CUNA Mutual Group mobile program, you will have the opportunity to opt-in to receive notifications via text message. If you do opt in, we will collect your mobile phone number to send you text notifications. We will send you notifications only according to the terms and conditions of the mobile program you join and will not use the mobile phone number you register with the program for any other purpose without your consent. You may opt-out of receiving these notifications at any time and choosing to do so will not affect your ability to participate in CUNA Mutual Group offerings.

## **Financial Calculators**

We offer online financial management calculators to assist you in your personal financial analysis and planning efforts. The information necessary to perform the calculations includes personal financial information. Where you are logged/signed in to your own secure account, we may store and retain the information you enter to improve your experience and to offer you information about other products and services that may benefit you.

## **How We Use Your Information**

Information collected through this website may be used to:

- Improve the quality of your visits to our website, and your overall experience
- Administer the website and respond to your questions or suggestions
- Fulfill your online application or enrollment requests and otherwise service your transaction
- Personalize your experiences on our website and send offers or information about products and/or services that may interest you
- Learn more about you, including the devices you use to browse our website, and the products or services that may interest you

## **Who We Share Your Information With**

We limit the release of information and we require strict privacy protections in our business relationships. We do not sell customer information. We may share your personal information with our affiliated companies, when required by law, or with third parties that perform functions on our behalf such as:

- Credit unions or strategic partners to offer you a broader array of products and/or services
- Nonaffiliated companies to perform standard business functions

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If you prefer that we do not share your personal information for joint marketing purposes with your credit union or any other nonaffiliated financial company, please reply electronically to [membersproducts.com/privacychoices](https://membersproducts.com/privacychoices) or call this toll free-number – **800.834.2617** - to speak to a customer service representative.

## **Control and Access to Your Information**

We enable you to have control over the accuracy of your personal information. You can delete or change your personal account information at any time by contacting us via a method described under “Contact Us” below.

## **Linking to Third Parties**

When you leave this website and go to another linked website, we are not responsible for the content or availability of the linked website. Please be advised that if you enter into a transaction on the third-party website, we do not represent either the third party or you. Further, the privacy and security policies of the linked website may differ from those practiced by us.

## **Changes to the Privacy Statement**

This Privacy Statement was last updated on April 24, 2019. We reserve the right to amend this Statement from time-to-time. Any material change to our online privacy practices will be reflected in this website Privacy Statement. We will indicate the date this Statement was last updated.

## **Privacy Notices**

Privacy notices must be provided when a customer relationship begins and annually thereafter. The notices must be given to members or clients based on the state where the policy or contract was issued. In the case where the policyholder is not the same as the insured or the owner of an annuity and the annuitant are not the same person, the notice should be provided to both parties. Only one notice must be provided per household.

[Arizona, Connecticut, Georgia, Massachusetts, Maine, New Jersey, Nevada and Ohio](#)  
[California](#)  
[All Other States](#)

## **International Users**

This website is based and administered in the United States of America. The website is governed by the laws of the United States and is not directed at users based outside of the United States.

## **Contact Us**

If you have any questions concerning your privacy, please contact us at:

### **Mail:**

CUNA Mutual Group  
P.O. Box 61  
Waverly, IA 50677-0061

### **Telephone:**

800.834.2617

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**Email:**

[privacychoicesmail@cunamutual.com](mailto:privacychoicesmail@cunamutual.com)

If you no longer wish to receive marketing or promotional emails from us, please click the unsubscribe or manage subscriptions link included in the footer of every promotional email we send, or contact us using the options above.

**Printer-friendly**

Download printer-friendly version of the Privacy Statement