
Privacy Statement



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

We are committed to protecting your personal privacy as you visit this website. As a visitor to our site, 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 in order to provide you with the product or service you have requested.

Online Applications and Enrollment Forms

When you apply online for products or services, we may need to collect personal information in order 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, email 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.

Browsing

When you visit our site, we gather information including page requests (URL requests), time of your visit, your IP address, operating system, web browser software, and any cookies which were set during a previous visit to our site. This information is collected to improve your overall experience. We also use the information to track site usage and compile statistics. This helps us improve the site so that you will find it more useful and informative and enable customized promotions you may be interested in. IP address information is not distributed to third parties.

Google Analytics

We use a tool called “Google Analytics” to collect information about use of this site. 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](#).

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 site, and your overall experience
- Respond to your questions or suggestions
- Fulfill your online application or enrollment requests and otherwise service your transaction
- Send offers or information about products and/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 in order to perform standard business functions on our behalf.

If you prefer that we do not share your personal information for marketing purposes with your credit union or any other nonaffiliated third party, please reply electronically to members.cunamutual.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 account information. You can delete or change your personal account information at any time by contacting us via a method described under "Contact Us" below.

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.

Cookies

A cookie is a file containing data that a website can send to your browser, which is then stored on your system. A cookie is useful for having the browser remember specific information across several pages or between visits to a website. We do not store any sensitive information within your cookie. Also, our site 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.

Our website makes use of cookies for the following purposes:

- Website administration and personalization
- Completing your request
- Analysis of page and website information that does not identify specific individuals

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. In order to provide you with the best possible experience while visiting our website, please enable cookies within your browser. Many parts of our site do not function properly if you disable cookies.

Linking To Third Parties

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

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](#)

Changes To The Privacy Statement

This Privacy Statement was last updated on April 26, 2017. 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.

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

Email:

privacychoicesmail@cunamutual.com