

**Terms and Conditions for the AOS/LOS System**  
**Xplore Federal Credit Union Website Privacy & Security Policy**  
**Effective Date: [Insert Date]**

At Xplore Federal Credit Union (“Xplore FCU”), your privacy and the security of your personal information are top priorities. When you access our website at [www.XploreFCU.com](http://www.XploreFCU.com) or submit information through our **Account Origination System (AOS)** or **Loan Origination System (LOS)**, we are committed to safeguarding your data and ensuring compliance with all applicable laws, including the **USA PATRIOT Act** and the **Fair Credit Reporting Act (FCRA)**.

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## **1. Information We Collect**

We collect information from you in the following ways:

### **a. Information You Provide Voluntarily**

Provided through:

- Account or loan applications
- Contact or feedback forms
- Service enrollments or promotional sign-ups

Examples:

- Name, email, address, phone
- Employment and income data
- Member/account identifiers

### **b. Information Collected Automatically**

Via your interaction with our website:

- IP address and browser type
  - Pages visited
  - Cookies and session tracking (see Section 2)
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## **2. Cookies and Tracking Technologies**

We use cookies and related tracking technologies to:

- Enhance website functionality
- Remember session data and user preferences
- Secure Online Account Access and personalization features

Cookies used are session-based, temporary, and do not execute code. You can disable cookies in your browser settings, but functionality may be affected.

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### 3. Online Applications: AOS/LOS Systems

When you apply for a new account or loan through our AOS/LOS platforms, we collect sensitive personal and financial information, including:

- Full legal name, date of birth, and Social Security Number
- Residential, employment, and income information
- Financial account details and uploaded documentation

#### **Purpose of Collection:**

- Assess eligibility and process applications
- Communicate during the application lifecycle
- Meet legal and regulatory obligations under:
  - **USA PATRIOT Act:** We are required to verify your identity to combat terrorism and financial crimes.
  - **Fair Credit Reporting Act (FCRA):** We may share your information with credit reporting agencies to assess your creditworthiness.

All data submitted through the **Account Origination System (AOS)** and **Loan Origination System (LOS)** is encrypted, securely stored, and shared only with trusted third-party vendors or partners (such as credit bureaus) under strict confidentiality agreements.

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### 4. Electronic Communications and Consent

By submitting information via AOS/LOS, you consent to receive communications from Xplore FCU, including:

- Application status updates
- Required legal disclosures
- Service messages or optional marketing content

You may withdraw consent at any time by:

- Clicking “unsubscribe” in emails
- Texting “STOP” to SMS messages
- Contacting us directly

Standard data rates may apply. Paper copies of documents are available upon request.

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## 5. Security Measures

We employ multiple layers of security to protect your information:

- SSL/TLS encryption for online transmissions
- Secure access-controlled data environments
- Physical security at all server locations
- Regular monitoring and updates to prevent cyber threats
- Vendor oversight with strict data protection contracts

Despite rigorous efforts, no system is 100% immune from security risks.

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## 6. Children's Privacy

Our digital services are not designed for children under age 13. We do not knowingly collect personal data from children without parental consent, in accordance with the Children's Online Privacy Protection Act (COPPA).

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## 7. Data Retention and User Rights

We retain your data only as long as necessary for business and legal purposes. You have the right to:

- Access your personal data
- Request corrections or deletion (where permitted by law)
- Limit or object to certain types of data processing

Contact us using the methods below to exercise these rights.

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## 8. Third-Party Websites and Services

Our site may contain links to third-party tools and platforms (e.g., payment processors, document upload services). Xplore FCU does not control their privacy practices and encourages you to review each site's policies.

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## 9. How to Contact Us

For questions about this policy or your data, contact:

**Xplore Federal Credit Union**

Phone: 888.U.XPLORE (888.897.5673)

Email: [MemberServices@XploreFCU.com](mailto:MemberServices@XploreFCU.com)

Mail: 5500 Veterans Blvd. Suite 100, Metairie, LA 70003

Or visit a branch for support.

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## **10. Policy Updates**

This policy is reviewed and updated periodically. Updates will be posted here with a new effective date. We encourage you to check this policy regularly for changes.