



Children's Online Privacy Protection Act of 1998

Pioneer Valley Federal Credit Union knows the importance of teaching basic financial skills to young people. Through our Youth Accounts, we offer young people the opportunity to develop sound savings habits from an early age. This web page was created to enhance our programs and to offer useful information and fun activities for our young members. It is our goal to help promote:

- Sensible money management
- The value of saving
- The importance of financial goal setting

As a parent, you can feel confident about your children's privacy. We do not knowingly solicit or collect data from children, and we do not knowingly interact with children online without express parental consent or notification. If we receive online information from any child we will only use the information to respond directly to a child's request. If you believe your child has provided personally identifiable information to us, please contact us so we can allow you the opportunity to review and delete such information. We recognize that protecting children's identities and online privacy is important and that responsibility rests with both us and with parents.

Because the privacy of young readers and other visitors to this online page is of the utmost importance, **Pioneer Valley Federal Credit Union** has adopted the following privacy policy, which conforms to the Children's Online Privacy Protection Act of 1998:

Site traffic records - Pioneer Valley Federal Credit Union collects information on domain names and dates and times of visits. This information, which includes NO personal identifiers, allows your credit union to record site traffic and improves its navigation and content. Visitor information is NEVER sold, given, or disclosed to third parties.

Cookies - Pioneer Valley Federal Credit Union does NOT require the use of per-session cookies except for Virtual Branch Home Banking. Cookie information is NEVER sold, given, or disclosed to third parties.

Reader Information is NEVER sold, given, or disclosed to third parties.

Participation in **Youth Account Services** or any **Pioneer Valley Federal Credit Union** contest or activity is in no way conditioned on a child disclosing more personal information than is necessary in order to participate.

E-mail - Pioneer Valley Federal Credit Union may use feedback information from readers to respond to inquiries, comments, or suggestions. E-mail information is NEVER sold, given, or disclosed to third parties.

If you have questions or comments, please do not hesitate to contact us via e-mail at info@pvcu.org, or by calling **(413) 730-2800**.

