FORWARD FINANCIAL CREDIT UNION
WEBSITE PRIVACY POLICY

Forward Financial Credit Union respects your right to privacy. When you visit our website, you may be providing information to Forward Financial Credit Union on two different levels: anonymous statistics collected as you browse the site and personal information you knowingly give us.

Forward Financial Credit Union would like to assure you that we **do not**:

- collect personal information from you unless you provide it to us, or
- provide or sell the names and addresses of our members and site users to outside parties.

Forward Financial Credit Union **does**:

- safeguard members' and site users' information from unauthorized access, and
- maintain the confidentiality of member information which you provide to us.

As you browse our site, our web server collects information about your visit, not about you personally. Via web server logs, we may monitor statistics such as:
- how many people visit our site,
- which web pages were visited and
- which devices people use to visit our site (tablet, desktop, mobile).

While we gather this information, none of it is associated with you as an individual. We use these statistics to monitor the performance of our web site and to make it easier for you and other visitors to use.

Within www.forwardfinancialcu.com, you may be asked to give us personal information in order to apply for a loan, or other services. Our application forms securely collect personal and financial information. The information that we collect on our applications is used only to process your request quickly and accurately. When you submit an application, your personal and financial information is encrypted. To confirm that your application form is secure, look for the image of a lock or key on the bottom bar of your browser window. If the lock is closed or the key appears whole, then you are viewing a secure page. Otherwise, the lock may appear as open or the key appear as broken.

You can link to other websites from www.forwardfinancialcu.com. If you link to another website from any of our pages, you are leaving the Forward Financial Credit Union's website and are linking to a website not operated by the credit union. We cannot be held responsible for the content of the alternate website, nor do we represent either the third party or the member if the two enter into a transaction. An alternate website's privacy and security policies may differ from those of Forward Financial Credit Union. Therefore, we encourage you to read the policies of the websites reached through the use of links from the Credit Union website.

Approved by board: September 18, 2014 Reviewed: October 22, 2026

Forward Financial Credit Union does not knowingly collect, maintain or use personal information from our website about children under age 13. If a child whom we know to be under age 13 sends personal information to us online, we will only use that information to respond directly to that child, notify parents, or seek parental consent.

If you have questions about the privacy or security of Forward Financial Credit Union's web site, please contact us at info@forwardfinancialcu.com.

Note:
This policy addresses website related privacy issues only and is not meant as a substitute for the required privacy policy of the NCUA's Privacy Rule. This policy is meant as a supplement to the credit union's required privacy policy.

Approved by board: September 18, 2014 Reviewed: October 22, 2026