

## **APPLICATION PRIVACY STATEMENT**

This Privacy Statement applies to the treatment of personally identifiable information submitted by, or otherwise obtained from, you in connection with the associated Application. The Application is provided by CMFG Life Insurance Company.

### **INFORMATION WE MAY COLLECT**

#### **Personal Information You Provide to Us:**

We may receive and store any information you submit to the Application. The types of personal information collected may include your name, address, date of birth, gender, employment and financial information, e-mail address, Social Security number, beneficiary information and any other information necessary for us to provide the Application services. Credit report and card information is obtained by us as part of any credit report requests you authorize.

#### **Personal Information Collected Automatically:**

We receive and store certain types of usage related information whenever you interact with Application. For example CMFG Life Insurance Company may automatically receive and record information regarding your computer's IP address, browser information, username, and demographic information.

### **SOCIAL SECURITY NUMBER POLICY**

Social Security numbers are classified as "Confidential" 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 Confidential information. These restrictions apply to all Social Security numbers collected or retained by us in connection with customer, employee, or other relationships.

### **HOW WE USE YOUR INFORMATION**

Information collected through this Application may be used to:

- Improve the quality of your visits to the Application and your overall experience
- Respond to your questions or suggestions
- Fulfill your online application or enrollment requests
- Send promotional offers to selected groups of Application visitors
- Better determine your location

### **COOKIES or ANONYMOUS IDENTIFIERS**

A cookie is an element of data that a website can send to your browser, which is then stored on your system. An anonymous identifier is a random string of characters that is used for the same purpose as a cookie on platforms, including certain mobile devices, where cookie technology is not available. A cookie or anonymous identifier is useful for having the system remember specific information across several pages or between visits. We do not store any sensitive information within your cookie or identifier. Also, our site and application 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 site or application and that cookie is necessary to make our site or application function correctly.

We use cookies or anonymous identifiers for the following purposes:

- website and application administration and personalization
- completing your request
- analysis of page, website and application information that does not identify specific individuals using third-party digital measurement or web analytics tools

You can set your browser to notify you when you receive a cookie, giving you the chance to decide whether to accept it. You may also set your browser to display a warning when a cookie is used or disable it from accepting cookies. In order to provide you with the best possible experience while visiting our site or application, please enable cookies within your browser. Many parts of our site or application do not function properly if you disable cookies.

#### **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.

#### **WHO WE SHARE YOUR INFORMATION WITH**

We limit the release of information and we do not sell customer information. We will share your personal information only when necessary to administer products and services we provide, when we partner with credit unions or strategic partners to offer you a broader array of products and services, or when required by law. We require strict privacy protections in our business relationships.

#### **CREDIT UNION TREATMENT OF PERSONAL INFORMATION**

CMFG Life Insurance Company will provide your personal information to the applicable credit union. The credit union's use of your personal information is subject to the credit union's separate privacy policy – and not this Privacy Statement. The credit union's privacy policy is linked to from within the Application.

#### **LINKING TO THIRD PARTIES**

When you leave this Application 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 sites, 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.

#### **SECURITY OF PERSONAL INFORMATION**

Physical, electronic and procedural safeguards that comply with federal regulations are maintained to guard your personal information. We restrict access to personal information about you to designated personnel who need to know that information to provide products or services to you or may be responsible to maintain security practices.

#### **CHANGES TO THIS PRIVACY STATEMENT**

This Privacy Statement was posted on 01/14/2013 and amended on 03/17/2014. We reserve the right to amend this Statement from time-to-time. Any material change to our Application privacy practices will be reflected in this Privacy Statement. We will indicate the date this Statement was last updated.

**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:**

1.800.834.2617

**Email:**

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