

ProFed Cookie Policy

Last Updated 11/14/2025

At ProFed Credit Union (ProFed), your privacy matters. When you visit www.profedcu.org, we use cookies and similar technologies to ensure our site remains secure and functional. These tools show us how people use our site, help us improve your experience, and enable us to identify and fix problems quickly.

This policy is part of our <u>Online Privacy Practices</u> and explains how we collect and use different types of personal and behavioral information. It applies to all visitors who visit or interact with our public pages. In accordance with the Gramm-Leach-Bliley Act (GLBA), we don't use cookies or tracking tools to collect or share your nonpublic personal information without your consent. Additionally, we do not sell your personal information or NPI to third parties for monetary or marketing purposes.

WHAT ARE COOKIES AND SIMILAR TECHNOLOGIES

Cookies are small files your browser stores when you visit a website. Some are set directly by our site (first-party), while others are set by tools or services we use. Most cookies support essential features, such as security or page stability. Others help us understand how people use our site or deliver our advertising. These optional cookies involve broader data use, so we ask for your consent before they're stored.

Our website also uses related technologies that serve similar functions:

- Local and session storage save settings and keep pages steady.
- Tags and scripts are short code snippets that help us analyze performance and improve the site's function.
- · Web beacons or pixels are nearly invisible images that confirm when a page has been viewed.

HOW WE USE COOKIES

Cookies keep our site secure and stable. They make navigation easier and show us how our website performs. We use cookies and related tools to:

- Remember user settings or preferences.
- · Support tools or features on our website.
- · Maintain site security and core functionality.
- Detect fraud and technical issues.
- Measure site performance.
- Monitor website traffic to understand usage patterns and improve design or content.
- Deliver and evaluate our advertising.

TYPES OF COOKIES WE USE

Essential

These cookies manage core site features and are necessary for the website to function properly. Some essential cookies distinguish between human and malicious bot traffic. Others support critical communication tools that connect you with our support team. They are essential to the proper operation of our website and necessary for providing user-requested services, such as ensuring calculators function properly during your session. These cookies cannot be turned off without breaking core features

Functional

These cookies support convenience features that make our website easier to use. They may remember your language, region, or display settings. They may be set by us or by third parties whose tools we use on our site, such as embedded YouTube videos. These cookies help those services work properly and may collect limited information such as device details or general usage metrics. You may disable these cookies, though doing so may reduce personalization or require you to reset your preferences each visit.

Analytics

These cookies include third-party measurement tools such as Google Analytics 4 (GA4) and YouTube analytics. They show how our site performs and where improvements can be made. They help us understand which pages are visited most often, how far a page is scrolled, where users may drop off, and whether visitors encounter errors. Some analytics tools may also use general geographic location. These cookies can be disabled without affecting core website functions.

Targeting

These cookies help measure advertising performance and deliver our own credit union campaigns across digital platforms. They may be set by us or by third-party advertising providers that manage online campaign tools such as Google, Meta, or Feathr. We share limited information with these providers about your interactions to measure campaign performance and deliver targeted outreach. Some providers may combine aggregated data from multiple sources, including ours, to enhance their advertising systems. If you are logged in to these services, such as Google or Facebook, the platform may connect your visit to your account. If you do not allow these cookies, you may still see advertising, but it will not reflect your recent interactions with our site

COOKIE LIST

You can review every cookie we use, its purpose, and whether it's first-party or third-party in our Cookie List. We update this list through OneTrust to keep it current.

MANAGING YOUR COOKIE PREFERENCES

You can control your cookie preferences and view the complete, up-to-date Cookie List in our Cookie Consent Preference Manager, located in the footer of our website. Essential Cookies cannot be turned off because they keep the site secure and functional. You can disable Functional, Analytics, and Targeting cookies.

You may also manage or delete cookies directly in your browser settings:

- Chrome/Edge: Settings > Privacy & Security > Clear Browsing Data
- Firefox: Settings > Privacy & Security > Cookies and Site Data
- Safari: Settings > Privacy > Manage Website Data

Blocking cookies can change how pages look or work.

HOW WE PROTECT COOKIE-BASED DATA

Pursuant to the Gramm-Leach-Bliley Act (GLBA), we do not use cookies or tracking tools to collect or share your nonpublic personal information without your consent. Data collected through cookies and similar tools is protected with safeguards designed to prevent unauthorized access and misuse.

Our vendors who place cookies under our direction operate under written agreements that require confidentiality, limited use, and strong security measures. When limited data is shared through third-party cookie tools, identifying details are removed or masked wherever possible. Some cookies placed through our site come from third-party platforms such as Meta, YouTube, or X. If you are logged into one of these services, the platform may connect your visit to your social media account. We do not control how these platforms use cookies and recommend reviewing their privacy policies for more information.

EXTERNAL LINKS

Our website includes links to other websites or online services we don't control. Once you leave our website, the privacy or cookie practices of the external sites apply. We encourage you to read the privacy and cookie policies of any site you visit.

CHILDREN'S PRIVACY

We do not knowingly collect personal information from individuals under the age of 13 without obtaining consent from a parent or legal guardian.

POLICY UPDATES

We review and update this Cookie Policy as technology and privacy requirements change. The "Last Updated" date at the top reflects the latest revision. Please refer back to these policies regularly to keep yourself updated. If we make significant updates, we'll post them clearly on our website.

CONTACT INFORMATION

If you have questions or concerns about this Cookie Policy, please contact:

By Mail: ProFed Member Services

PO Box 5466

Fort Wayne, IN 46895-5466

By Telephone: (260) 373-1633

