



## **Cobalt Credit Union Website Privacy Policy**

The privacy and security of your information is very important to Cobalt Credit Union. This Privacy Policy explains what information we collect, the ways we collect that information, and how we use the information. As always, we are committed to maintaining high standards of security to protect the personal and business information that we collect.

### **1. Acknowledgment and Acceptance of Terms**

Cobalt Credit Union is committed to protecting your privacy. This Privacy Statement sets forth our current privacy practices with regard to the information we collect when you or your computer interact with cobaltcu.com. By accessing cobaltcu.com, you acknowledge and fully understand our Privacy Statement and freely consent to the information collection and use practices described in this Website Privacy Statement.

### **2. Participating Clients, Merchant Policies, and Third Party Websites**

Related services and offerings with links from this website, including all other websites, have their own privacy statements that can be viewed by clicking on the corresponding links within each respective website. Cobalt Credit Union is not responsible for the privacy practices or contents of third party or client websites or social media platform. We recommend and encourage that you always review the privacy policies of merchants and other third parties before you provide any personal information or complete any transaction with such parties.

### **3. Information We Collect and How We Use It**

Cobalt Credit Union collects certain information from and about its users three ways: directly from our Web Server logs, the user, and with Cookies. Cookies collect anonymous information about visitors to our website. A cookie is a small file placed on a computer or mobile device by a webpage that allows the webpage server to determine things like how much time each visit by the computer or device lasts and what the computer or device is viewing and clicking during each visit. When you visit our website, we may track information to administer the site and analyze its usage for serving our visitors and customers better.

This website uses Google Ads' free conversion tracking features on certain pages. [See [Google Privacy Terms](#)] If you contact us online, the destination page will have code on it that will help us understand the path you took to arrive on that page.

Some people prefer not to allow cookies, which is why most browsers give you the ability to manage cookies to suit you. Some browsers limit or delete cookies, so you may want to review your cookie settings and ads settings [See [Google Ad Settings](#)]. In some browsers, you can set up rules to manage cookies on a site-by-site basis, giving you more fine-grained control over your privacy. What this means is that you can disallow cookies from all sites except those that you trust. To opt-out of all Google Analytics tracking, download and install the Google Analytics opt-out browser add-on.

We will not disclose personally identifiable information we collect from you to third parties without your permission except to the extent necessary including:

To fulfill your requests for services.

To protect ourselves from liability. To use in marketing and advertising.

To optimize, improve, or enhance our products, services, or operations.

To respond to legal process or comply with law, or in connection with a merger, acquisition, or liquidation of the company.

### **4. Changes to This Statement**

Cobalt Credit Union has the discretion to occasionally update this privacy statement. We encourage you to periodically review this privacy statement to stay informed about how we are helping to protect the personal information we collect.

### **5. Contacting Us**

If you have questions regarding our Privacy Statement, its implementation, failure to adhere to this Privacy Statement and/or our general practices, please contact us.

**402.292.8000 | [contactcenter1@cobaltcu.com](mailto:contactcenter1@cobaltcu.com)**

Effective Date: January 16, 2020