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## Children's Online Privacy

**University of Kentucky Federal Credit Union (UKFCU)** does not knowingly collect, nor is our website designed or directed, to use personal information from children under the age of 13 without containing verifiable consent from their parents. Should a child whom we know to be under the age of 13 send personal information to us, we will only use that information to respond directly to that child, seek parental consent or provide parental notice.

When young members send us an email with their personal information to answer a quiz, submit a story, send a recipe, etc., we will respond to their email as appropriate and then promptly delete the child's email address.

We will not sell, give, or share their personal information to/with any third party vendor or any other organization. We will not require a child to disclose more information than is reasonably necessary to participate in an activity.

We will use the "one time contact" exception if we collect children's online contact information, and only this information, to enter them into a contest, and then only contact such children once the contest ends to notify them if they have won or lost. At that point, we will delete the online contact information we have collected.

If we expect to contact children more than one time, we must use the "multiple-contact" exception, for which we must also collect a parent's online contact information and provide parents with direct notice of our information practices and an opportunity to opt out. In either case, we are prohibited from using the children's online contact information for any other purpose, and we must ensure the security of the information, which is particularly important if the contest runs for any length of time.

If we wish to collect any information from children online beyond online contact information in connection with contest entries – such as collecting a winner's home address to mail a prize – we must first provide parents with direct notice and obtain verifiable parental consent, as we would for other types of personal information collection beyond online contact information.

If we need to obtain a mailing address and wish to stay within the one-time exception, we may ask the child to provide his parent's online contact information and use that identifier to notify the parent if the child wins the contest. In the prize notification message to the parent, we may ask the parent to

provide a home mailing address to ship the prize or invite the parent to call a telephone number to provide the mailing information.

If we collect a child's personal information for purposes of responding more than once to a specific request from the child, and where such information is not used for any other purpose, disclosed, or combined with any other information collected from the child, UKFCU will provide parents with notice and the means to opt out of allowing the site's future contact of the child. In providing such notice, the Credit Union will make reasonable efforts, taking into consideration available technology, to ensure that the parent receives appropriate notice and will not be deemed to have made reasonable efforts where the notice to the parent was unable to be delivered.

**Please note:** UKFCU will not ask you to submit personal or account information via e-mail. If you ever receive an email appearing to be from UKFCU that asks for personal information such as your account number or social security number, do not respond to the email. Please notify us immediately to let us know of the e-mail.