

Privacy and the Internet

At Fraternity Federal Savings and Loan Association, we understand that customers may have special privacy concerns regarding the Association's use of the Internet. Fraternity Federal Savings and Loan Association is equally concerned about privacy in the Internet world and is committed to its protection.

Fraternity Federal Savings and Loan Association is committed to protecting user privacy and our website is maintained consistently with banking industry privacy principles. You can be assured that you can visit our website without identifying yourself or giving us any information that identifies you personally unless you specifically choose to provide such information to us. Our website does not collect personal identifying information about site users, except for information knowingly provided by the user who posts e-mail messages or inquiries. (Since general e-mail is not encrypted, we recommend that you not send confidential information, such as Social Security or account numbers, via un-encrypted e-mail messages.)

We also want you to know about "cookies" and why we may use them. A "cookie" is information sent from a web server to a visitor's computer while he or she is visiting a site. It may enable the server to track how a visitor navigates through its site and the areas of interest. This is similar to a traffic report: it tracks trends and behaviors, but does not identify individuals. Computer viruses cannot be transmitted through cookies. Fraternity Federal Savings and Loan Association may use cookies to evaluate our website, enhance customer convenience, or to track activity at the website for marketing or responding to customer needs. If the use of cookies is a concern to you, your browser will likely permit you to refuse cookies by providing an alert at that time to refuse that cookie. Newer browser versions allow you to be alerted or to automatically refuse cookies. If certain future services via the website require cookies for effective delivery, customers will be warned that they will need to allow cookies if they wish to receive the service; the choice will be the customer's. If the customer does allow cookies, the Association will at all times treat the information supplied through those cookies with the same security and privacy protection as any other customer information we receive.

Fraternity Federal Savings and Loan Association will NEVER send e-mails asking for personal or account information, such as passwords, Social Security numbers, PINS, credit or check card numbers.

To help protect yourself against online fraud, never provide personal or financial information to unsolicited email, phone, or pop-up website requests.

Also, our website is directed at customers and potential customers that are adults. However, children may access our website and provide information in the ways previously explained in this policy statement. They may request information concerning certain products and services. Should children access our website, we are confident that parents will not judge any of the information provided as objectionable for viewing by their children. Parents can avail themselves of various software packages that are available to prevent their children from accessing websites that they deem to be inappropriate.

Lastly, we may provide external links to websites that contain information on topics that may be useful to users of our website. Although we provide these external links as a benefit to our customers, it does not mean that we endorse the use or content of these websites.