Online Security

Park Community Credit Union is serious about safeguarding your personal and financial information. We use a combination of state-of-the art technology to help protect you and your information against unauthorized access.

When you apply for a Park Community Credit Union product using an online application, you will be required to provide personal information that is necessary to process your request. To ensure that your information remains confidential, it is sent to Park Community Credit Union in a "secure session" utilizing Secure Socket Layer (SSL) technology 128 bit encryption. In other words, it is scrambled en route and decoded once it reaches Park Community Credit Union.

How We Protect You

Layered Security – Park Community Credit Union uses Secure Socket Layer (SSL) encryption technology. This technology prohibits unauthorized individuals from intercepting and reviewing online information. For your protection, we require that you "login" to secure areas of our website using your username and password.

You can tell that your online session with Park Community Credit Union is secure when you see the following information:

- A security symbol or a locked padlock icon will appear in the border at the bottom of your browser screen.
- The website address at the top of your browser screen will change from "http" to "https".

To further protect against unauthorized access to your accounts, Park Community Credit Union systems are designed to automatically terminate a secure online session if extended inactivity is detected. If your session terminates, you simply need to login again and continue your activities.

Firewalls Park Community Credit Union uses firewalls to help limit entry by anyone without proper authorization. A firewall is a security mechanism that regulates the data going in and out of a network. It is a commonly used, specialized computer, which acts as a shield against data going in or out of a network. It checks to make sure that communications only occur between approved individuals and that the communication is in the proper protocol.

Virus Protection – In addition to encryption, Park Community Credit Union uses several layers of security that consists of solid monitoring, reporting, and prevention services as well as, vulnerability detection and response procedures. Park Community Credit Union uses McAfee Secure Technology to provide 24/7 system monitoring.

How You Can Protect Yourself

User ID and Password – To access certain online services, you may have been assigned a unique User ID and Password that is for your use only. Your User ID and Password are designed to protect you by confirming your identity to the computer network system. To prevent unauthorized access to your accounts, it is very important to keep your User ID and Password confidential.

Here are some steps you can take to protect the confidentiality of your User ID and Password:

- Use a unique password for each online account or application.
- Memorize your password – never write it down or give it to anyone for any reason.
- Change your password periodically. Change your password immediately if it becomes known, or you suspect it is known, by anyone else.
- Be sure to log off of when you're finished reviewing your account information.

Emails - Email transmitted across the Internet is normally not protected and may be intercepted and viewed by others. Therefore, you should refrain from sending any confidential or private information via unsecured email to Park Community Credit Union.

Park will never ask you to send confidential information such as your user ID, password, account number, or Social Security number to us via email. If you need to send information to Park Community Credit Union you will be asked to use Park Community Credit Union's online secure "Message Board", send the information by regular mail, or visit one of our branches.

Collection and Use of Member Information

To collect information from your visit to Park Community Credit Union's website, a small file called a "cookie" is placed on your computer's hard drive by the Web servicer. Examples of the information collected include the date and time of your visit, the internet protocol address your computer was assigned, and the pages you accessed on our website. We use this information to understand how users interact with our website and to make improvements as deemed appropriate. The information we may collect will remain strictly confidential, as we do not disclose cookie information to non-affiliated third parties nor to affiliates.

While most web browsers automatically accept "cookies", users are capable of preventing their web browser from using the cookies stored in their personal computer's hard drive, or even accepting cookies. Since cookies are required to maintain a secure internet connection between you and our website, please be aware that if you disable cookies, you may encounter difficulty using certain features of our website and slow the online performance.

Links to Third Party Websites

We may provide links to non-Park Community Credit Union websites, such as credit bureaus or merchants. If you follow links to websites not controlled by Park Community Credit Union, you should review their privacy policies and other terms, as they may be different from those of our site. Park Community Credit Union does not guarantee and is not responsible for the privacy or security of these websites, including the accuracy, completeness, reliability, or suitability of their information.

Social Media Sites

Park Community Credit Union provides experiences on social media platforms such as Facebook, Twitter, Pinterest, YouTube, and LinkedIn that enable online sharing and collaboration among users who have registered to use them. Any contact you post, such as pictures, information, opinions, or any personal information that you make available to other participants on these social platforms, is subject to the Terms of Use and Privacy Policies of those platforms. Please refer to them to better understand your rights and obligations with regard to such content. In addition, please note that when visiting any official Park Community Credit Union social media page, you are also subject to the Terms and Conditions of the Park Community Credit Union Consumer Privacy Policy Notice.

Protecting Children's Privacy Online

Park Community Credit Union does not knowingly collect or retain personally identifiable information from consumers under the age of thirteen. Your child's online privacy is protected by the Children's Online Privacy Protection Act (COPPA). Learn more about visiting the Federal Trade Commission's website.