## The Children's Online Privacy Protection Act

CPM Federal will never collect or share any information with anyone on any child without prior written authorization from your parents.

You will see the word "COPPA" further down in this text. It stands for "Children's Online Privacy Protection Act." Former President Clinton signed this Act into law on October 21, 1998; and, after careful research and deliberation, the Government announced (on April 21, 2000) specific rules that sites like the Savings Safari Kid's Club Page must follow. These rules require us to give you, and your parents the following information:

- 1. When you visit our site, we do not collect any personal information about you. (We never did, even before COPPA was established). Since we do not ever collect personal information, we do not need to tell you about other COPPA rules. However, if you or your parents would like to read more about COPPA, please go to the Federal Trade Commission's website.
- 2. Please note that our computer automatically knows the address of the computer you are using (which includes the name and domain from which you access our Web site), the date and time that we sent the pages to you, and the address of the Web site that referred you to us. This information is used by us only to evaluate how useful our Web pages are to users like you.
- 3. If you send us an e-mail, you identify yourself to us. This is your choice and that of your parents. For instance, if you send us an e-mail message asking us for help with your school project or for help with locating certain information on our Web site, we will see your e-mail address. However, we guarantee you that we do not release such information to other people. We only respond to you.
- 4. Cookies. (We are talking about the kinds of cookies that you can't eat.) The CPM Federal Maxx Money Club Page does not use cookies. But maybe you are interested in what a cookie is. If so, read on.

A "cookie," in the computer world, is a small text file that a Web site can place in your computer's memory (or in its own). These "cookies" contain certain information about your Web activities - information that is used when you return to the site. For instance, let's say you really like music, and your parents give you permission to order some music CDs over the Internet. While you are ordering, the music CD Web site "sets" a cookie. Next time you visit this site, it looks at the cookie to remember what type of music you

ordered the last time, so that it can guide you back to the pages and type of music that you were interested in.

5. If you click on the other links we provide, you will leave the CPM Federal website and are subject to the privacy policy of the new site. We are not responsible for the content of these linked sites and only provide these links as a convenience to you. This does not mean that we endorse these linked sites.

If you need further information, please contact the CPM Federal Credit Union's Marketing Department by calling 800.255.1513 or by email to marketing@cpmfed.com.

If any personal information is collected from a child under the age of thirteen (13) including name, address, phone number, e-mail address, etc., the information will not be sold to third party vendors. In addition, CPM FCU's website may include links to external web sites of others that are not associated with CPM FCU that provide educational resources or products for children. CPM FCU will complete due diligence prior to adding them to our website to ensure any links to sites comply with applicable law and COPPA.