

Child Privacy Policy – Youth Accounts

Armco Credit Union (Credit Union) wants to protect the safety of children using our site. To the extent applicable, the Credit Union complies with applicable laws and regulations, including the Children’s Online Privacy Protection Act (COPPA), which governs information gathering online from or about children under the age of 13. Verifiable consent from a child’s parent or guardian is required before collecting, using, or disclosing personal information about a child under the age of 13.

We do not knowingly collect, maintain, or use personal information provided by children under age 13 on our website. If a person under 13 sends information to us prior to the Credit Union obtaining verifiable parental consent, online contact information collected from this child is only used to respond directly on a one-time basis to a specific request from the child and is not used to re-contact the child and is not maintained in a retrievable form by the Credit Union.

After obtaining verifiable consent from a parent or legal guardian the Armco Credit Union may collect the following information about children under the age of 13:

Social Security Number: This is used to establish account ownership during the online banking registration process.

Date of Birth: This is used to establish and verify account ownership during the online banking registration process.

Physical Address: This is used to establish and verify account ownership during the online banking registration process.

Contact Information: This is used to establish and verify account ownership during the online banking registration process.

Email Address: This is used to establish and verify account ownership during the online banking registration process. The Credit Union may also send communications to the minor regarding their account, specifically if online statements or other notices are available within Online Banking.

IP Address: This is used to administer access and conduct transactions through online banking.

Armco Credit Union does not sell or share the information collected with third parties.

While we will not require any minor child to disclose any information, we may collect information from an adult (Grandparent, Uncle, Aunt, or another Authorized Adult) that is reasonably necessary to allow access to establish an account online and/or utilize online banking services. As the parent or guardian of the minor, you have the following rights:

- The right to request to review the information collected about the child;
- The right to instruct Armco Credit Union to delete the information collected about your child and information collected from/about you during the consent process;
- The right to refuse to allow any further collection of information; and
- The right to agree to the collection and use of the child's information as stated in this disclosure but elect to deny disclosure to third parties unless it is required for a specific service.

In order to exercise any of these rights, please contact Armco Credit Union at (724)284-2020, visit any branch, or write to us at Armco Credit Union, P.O. Box 1589, Butler, PA 16003-1589.