



Loan Payment by Card (SFCU Hosted Payment Site) Refund and Privacy Policy

Spencerport Federal Credit Union (SFCU)

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Phone number: 585-352-6890

Refund Policy: There are no refunds.

Privacy Policy: This privacy policy has been compiled to better serve those who are concerned with how their 'Personally Identifiable Information' (PII) is being used online. PII, as described in US privacy law and information security, is information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context. Please read our privacy policy carefully to get a clear understanding of how we collect, use, protect or otherwise handle your Personally Identifiable Information in accordance with our website.

What personal information do we collect from the people that visit the SFCU Hosted Payment Site? When making a loan payment using your debit card on our hosted payment site, as appropriate, you may be asked to enter your name, email address or other details.

When do we collect information? We collect information from you when you make a payment, fill out a form, or enter information on our site.

How do we use your information? We use the information we collect from you when you make a payment in order to quickly process your transactions.

How do we protect your information? Our website is scanned on a regular basis for security holes and known vulnerabilities in order to make your visit to our site as safe as possible. We use regular Malware Scanning. Your personal information is contained behind secured networks and is only accessible by a limited number of persons who have special access rights to such systems, and are required to keep the information confidential. In addition, all sensitive/credit information you supply is encrypted via Secure Socket Layer (SSL) technology. We implement a variety of security measures when a user makes a loan payment using their card. All transactions are processed through a gateway provider and are not stored or processed on our servers.

Do we use 'cookies'? We do not use cookies for tracking purposes. You can choose to have your computer warn you each time a cookie is being sent, or you can choose to turn off all cookies. You do this through your browser settings. Since each browser is a little different, look at your browser's Help Menu to learn the correct way to modify your cookies. If you turn cookies off, some features will be disabled. that make your site experience more efficient and may not function properly. However, you will still be able to make a payment.

Third-party disclosure: We do not sell, trade, or otherwise transfer to outside parties your Personally Identifiable Information.

Third-party links: We do not include or offer third-party products or services on our website.

Google Google's advertising requirements can be summed up by Google's Advertising Principles. They are put in place to provide a positive experience for users. <https://support.google.com/adwordspolicy/answer/1316548?hl=en> We have not enabled Google AdSense on our site but we may do so in the future.

COPPA (Children Online Privacy Protection Act) When it comes to the collection of personal information from children under the age of 13 years old, the Children's Online Privacy Protection Act (COPPA) puts parents in control. The Federal Trade Commission, United States' consumer protection agency, enforces the COPPA Rule, which spells out what operators of websites and online services must do to protect children's privacy and safety online. We do not specifically market to children under the age of 13 years old.

CAN SPAM Act The CAN-SPAM Act is a law that sets the rules for commercial email, establishes requirements for commercial messages, gives recipients the right to have emails stopped from being sent to them, and spells out tough penalties for violations. **We collect your email address in order to:** Process your loan payments using your card.

To be in accordance with CANSPAM, we agree to the following: If at any time you would like to unsubscribe from receiving future emails, you can email us at and we will promptly remove you from ALL correspondence.