

Online Privacy Policy

Wichita Falls Teachers Federal Credit Union recognizes that a key concern of our Members is the use of their information once it has been collected and the original transaction completed.

We [do not knowingly market to or solicit information from children](#) under 13 without parental consent.

Our Credit Union uses the information only to the extent necessary to carry out our daily business activities and to provide services and other opportunities of interest to our Members.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services or additional financial products to us for you to consider.

Under these arrangements, we may disclose all the information we collect, as described below, to companies that perform marketing and other services on our behalf or to other credit unions within the shared branching network with whom we have an agreement. To protect our Members' privacy, we will only work with companies that follow strict confidentiality requirements and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

We highly value the privacy of your financial and personal information. If you have any questions, please contact us at (940) 692-7096 or 1-800-288-1642.

Information We Collect

We collect the following nonpublic information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other credit unions within the shared branching network with whom we have an agreement.

From Membership and loan applications and other forms, we obtain information such as your name, address, social security number and income.

From information obtained in transactions between the Credit Union and other companies as a result of providing you products and services. This includes transaction information from share drafts (checks), debit cards, credit cards, automated teller machine (ATM) cards, and electronic transfers (for example, automated clearinghouse (ACH) transactions).

From consumer reporting agencies, we obtain information such as your credit worthiness and credit history.

From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

How Collected Information is Used

We may disclose all the nonpublic information we collect to:

- Companies that perform marketing services on our behalf and/or to other financial institutions with whom we have joint agreements.
- Financial service providers such as mortgage brokers and insurance agents.
- We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, follow your instructions as you provide authorizations, or protect the security of our financial records.
- If you terminate your Membership with Wichita Falls Teachers FCU, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in using your data. Our employees are trained in the importance of maintaining confidentiality and Member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Information Collected

At WFTFCU, we believe that protecting the safety and privacy of our website visitors is one of our fundamental responsibilities. The following information will help you to understand how we protect the information gathered from wftfcu.com.

Wichita Falls Teachers FCU collects information such as user name, email address, Internet Service Provider address, access time and date, clickstreams, and failed login attempts. Wichita Falls Teachers FCU collects this information for internal reporting of website statistics and product monitoring to improve our services. Information obtained from our website is kept secure, and access to that information is limited within the Credit Union to personnel who need to know the information to provide products or services to our Members and to properly operate the Credit Union. Information about Members and former Members is never disclosed to third parties except as permitted or required by law.

Wichita Falls Teachers FCU collects data about your activities that does not personally or directly identify you when you visit our website, the website of entities for which we serve advertisements (our "Advertisers"), or the websites and online services where we display advertisements ("Publishers"). This information may include the content you view, the date and time that you view this content, the products you purchase, or your location information associated with your IP address. We use the information we collect to serve you more relevant advertisements (referred to as "Retargeting"). We collect information about where you saw the ads, we serve you and what ads you clicked on. This may include the use of "cookies".

Looking Out for Children

We do not knowingly market to or solicit information from children under 13 without parental consent. We recognize that protecting children's identities and privacy online is important, and that the responsibility to do so rests with both the online industry and with parents. While WFTFCU works to protect your personal information, you also have responsibility.

Internet safety for children.

The Internet is a public network. Children's access to the Internet can allow them to visit inappropriate websites and be exposed to unwanted risks. COPPA, the Children's Online Privacy Protection Act, protects children under the age of 13 from the online collection of personal information. [Learn more about COPPA](#) on the Federal Trade Commission's website. Parents can be proactive by installing filtering software that gives them more control over their family's Internet experience.

We recommend that minors ask their parents for permission before sending any information about themselves to anyone over the Internet.

Website Security Measures

Your online security is very important to us. We take several precautions to ensure your information is secure.

To access our secure area, you must enter your Logon ID and Security Code. As a security precaution, we store your Security Code in our database in an encrypted format that even we cannot decode.

In addition, Enhanced Authentication provides extra protection for your online data and helps guard against phishing scams and identity theft by recognizing your computer and usage patterns. If a questionable logon attempt is detected, the system will require additional identity verification before allowing access.

The system also displays a secret Security Phrase that you choose. This phrase is displayed each time you log on to reassure you that you are logging on to your actual Online banking site. If you do not see your Security Phrase, you should not enter your Security Code.

Other online security measures include:

- Automatic time out that occurs if you are inactive in the secure area of our site for more than 10 minutes.
- Lock out after 3 unsuccessful attempts at entering the Security Code.

While we continue to evaluate and implement the latest improvements in Internet security technology, users of the system also have responsibility for the security of their information and should always follow the recommendations listed below:

- Site best viewed and most secure with current versions of Chrome, Firefox, Internet Explorer or Safari.
- Keep your Security Code confidential.
- Be sure others are not watching you enter information on the keyboard when using the system.
- Never leave your computer unattended while logged on to the system. Others may approach your computer and gain access to your account information if you walk away.
- Exit the system when you are finished to properly end your session. Once a session has ended, no further transactions can be processed until you log on to the system again.
- Close your browser when you are finished, so that others cannot view any account information displayed on your computer.
- Keep your computer free of viruses. Use virus protection software to routinely check for a virus on your computer. Never allow a virus to remain on your computer while accessing the system.