BCU
Cookies and Pixels Policy

We take the privacy of our users and members very seriously, and the security of their data is very important to us. Below, you'll find additional information regarding certain kinds of data that Baxter Credit Union ("BCU") may collect from your interactions with BCU's websites, mobile sites, mobile applications and digital advertising. This Policy should be read in conjunction with our Privacy Policy, and our Terms of Use.

Our Use of Cookies

Cookies are small text files which are downloaded to your browser or device when you visit our websites. The cookies we use may store or retrieve information about you, your preferences, or your device, to help us improve website functionality and provide you a more personalized web experience. Cookies do not identify you by name or postal address, unless you have provided us with such information or set up preferences in your browser to do so automatically. Please note that in your web browser settings you should have the ability to disable certain cookies.

Below are the different types of cookies and how we use them:
- **Strictly necessary cookies**: We use these to make sure our digital services work. Because the services you've asked for can't be provided without them, they're always on when you visit us and can't be turned off unless you change your browser settings. Please note that while you may set your browser to refuse cookies, if you do so, not all features may be fully functional or accessible to you.
- **Functional cookies**: These enable us to provide enhanced functionality and personalization.
- **Performance cookies**: These help us make sure the websites are working properly and to fix any problems. They also let us try out different ideas.
- **Analytics and research:** These teach us about how people are using our websites, which web pages are visited most often, how visitors move from one page to another, and whether visitors experience difficulty using our websites or services. These cookies provide us with analytical information on how our websites and services are performing and how we can improve, as well as users' likes and interests to enhance visitors' website experiences and provide more relevant marketing materials and advertisements.

We use **Google Analytics**: Google Analytics collects information about how visitors use our websites in an anonymous form, including the number of visitors to the websites, where visitors have come to the websites from and the pages they visited. We use this information to compile reports and help us improve the sites. To learn about Google's privacy practices visit https://policies.google.com/technologies/partner-sites. You can install a browser add-on to opt-out of Google Analytics in your browser across all websites (please note that BCU is not responsible for the content of external websites).

Our Use of Pixels

Pixel (also known as tag or web beacon) technology may be used on some of our websites, mobile applications and email messages. BCU uses pixels to understand user activity (e.g. web pages visited, emails opened, and where a visitor "clicks") in order to better understand users' likes and interests, enhance visitors' website experiences, and provide more relevant marketing materials and advertisements. These pixels do not collect or carry any personally identifiable information. Instead, the information collected by pixels is aggregated and therefore anonymous.

Other Tracking Technologies
We may also use other tracking technologies to gather information regarding your use and interaction with the Website, third party services, and certain other online activities. For instance, Unique Identifiers (such as a universally unique identifier or "UUID") may store (including remotely) on your device persistently and may access, collect, or monitor in order to help you log in and navigate through the Website. Data and Mobile Analytics may collect information about your website usage, performance data, app errors, and debugging information from where the Website were downloaded. Log File Information may be tracked to learn your IP address, browser type, access times, domain names, operating system, the referring web page(s), pages visited, location, mobile carrier, device information (including IDs) and search terms.

Your Location Data
Our websites and our Mobile Banking app periodically collect, transmit, and use geolocation information to support features such as determining your zip code, finding your nearest Branch or ATM and preventing fraudulent card use, but only if you authorize collection of such information.

On our websites, you can choose whether geolocation information can be monitored by clicking the "Allow" button when prompted. Using our Mobile Banking app, you may choose whether geolocation information can be followed on a continuous basis in the background, only while the app is being used, or not at all. You can change your location permissions at any time in your device settings.

Your Information
If your web browser settings allow cookies, our websites will utilize them. You may set your browser to refuse cookies, but if you do so, not all features may be fully functional or accessible to you. Disable or remove cookies by accessing your web browser settings.