



CHILDREN’S ONLINE PRIVACY PROTECTION ACT (COPPA) DISCLOSURE

University of Michigan Credit Union (UMCU) is committed to safeguarding information about our members and visitors to our website. This includes information we may receive about children. The Children's Online Privacy Protection Act (COPPA) was passed to give parents or legal guardians increased control over what information is collected from children online and how such information is used. The law applies to websites and services directed to, and which knowingly collect information from, children under the age of 13. This Online Children’s Privacy Disclosure explains our collection, use and security of personal information received about children, as required and relating to The Children's Online Privacy Protection Act (COPPA).

UMCU does not knowingly collect, nor is our website designed or directed to use personal identifiable information from children under the age of 13. Any information obtained about a child under the age of 13 is collected from and with consent of, their parents or legal guardians.

Accounts may be opened online for children under the age of 13, however they are designed to be submitted by a parent or legal guardian. Unless applying for UMCU membership, no information is collected about children to participate in the online activities and information found on our website. Before the application can be submitted, the parent or legal guardian have the ability to review the personal information collected and must review and consent to this disclosure prior to submitting the application to open an account.