

## Children's Online Privacy Protection Act (COPPA)

Spirit of Alaska Federal Credit Union (SoAFCU) provides a Youth Services section of its website for the convenience and education of youth members and their parent(s)/guardian(s). In partnership with various companies and programs, SoAFCU offers links to financial education websites for young members. These include: Banzai and the Centsables. We encourage parents or guardians to monitor children when they are online and to participate with children in any interactive activities offered on spiritofak.com.

SoAFCU is committed to protecting the online privacy of the children who visit its website and to complying with the Children's Online Privacy Protection Act. COPPA prohibits unfair or deceptive acts or practices in connection with the collection, use or disclosure of personally identifiable information from and about children on the internet.

1. **Personal Information** – Spirit of Alaska Federal Credit Union does not collect or use personal information of children 12 and younger through spiritofak.com.
2. **Member Contact** – Spirit of Alaska Federal Credit Union may use feedback information from readers to respond to member service requests, inquiries, comment or suggestions when initiated by the visitor to the website. SoAFCU may send invitations to social events and notifications of contests and prize drawings to underage members via email and postal mail, which are sent to parent email and postal addresses on file. Email information is never sold, given or disclosed to third parties.
3. **Opt Out** – Any member who does not wish to receive communications from SoAFCU can opt out by calling SoAFCU's Operations Department at (907) 459-5900 and requesting to opt out.

Spirit of Alaska Federal Credit Union's website may include links to the external websites of others. These external sites are not part of SoAFCU's services and are not under control by the credit union. Because these external websites may have privacy policies that are different than SoAFCU's, please consult the privacy policies of any website that asks for personally identifiable information before providing it.

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