

Privacy Policy

Archived privacy policy. New statement updated 11/13/2017.

Credit Union Student Choice Privacy Policy

At Credit Union Student Choice, your privacy is a top priority. We take our responsibility to keep information about you secure and confidential very seriously.

When completing a loan application, you are required to provide certain personally identifiable information, including your name, address, phone number, Social Security number, school you are attending, etc. in the online application. This information is necessary to process your application and to contact you. The borrower and co-borrower or cosigner (if applicable) may receive phone calls or follow-up emails. Our application uses secure socket layer (SSL) technology to encrypt personally identifiable information, such as a social security number.

We do not collect individual information about visitors to our public website, however, we do collect aggregate information to track website statistics. We do not link this automatically-collected data to any personally identifiable information.

Cookies

A cookie is a small text file that is stored on a user's computer for record-keeping purposes. We use cookies on this site. We do not link the information we store in cookies to any personally identifiable information you submit while on our site. We use session ID cookies, which makes it easier for you to navigate our site. A session ID cookie expires when you close your browser. A persistent cookie remains on your hard drive for an extended period of time.

We set a session ID cookie to provide browsers with more personalized content relevant to their product needs and inquiry. If you reject cookies, you may still use our site.

Credit Report/Scores

To determine if you qualify for one of our loan products, we use the name of you and your co-borrower or cosigner (if applicable), as well as social security numbers, to request credit scores from a leading credit agency. Once we determine credit-worthiness, we store the information in an electronic database.

We reserve the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and/or to comply with a judicial proceeding, court order, or legal process served on our website.

Credit Union Student Choice will not share your personal information with non-affiliated, third parties except as required or permitted by federal law or regulation. For example, we may share your personal information with the participating credit union that is granting you the loan, schools, agencies of the United States government and their agents, credit-reporting agencies, and with third-party servicing organizations. These third parties are required to use your personal information for its intended purpose only.

Credit Union Student Choice will protect the personal information you provide to us. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information. All personal information you provide online is encrypted using SSL, or 256-bit encryption technology; the internet standard for secure communication online.

If your personally identifiable information changes, or if you no longer desire our service, you may correct or update your information by contacting us by telephone or postal mail at the contact information listed below.

We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

If you have any questions about security on our Web site, please call us at the number listed below. Your loan application can be processed over the phone 24 hours a day if you prefer.

Policy Effective 5/1/2008 and is subject to change at any time.

If we make material changes to this policy, we will notify you here, by email, or by means of a notice on our home page.

Choice/Opt-out

You will be notified if your personal information is collected by any third party that is not our agent/service provider, so you can make an informed choice as to whether or not to share your information with that party.

If you have any questions or comments in connection with this privacy policy, please contact:

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