



Children's Online Privacy Protection Notice

Our Commitment to Children's Privacy

Protecting children's privacy is important to us. TruStar Federal Credit Union (TruStar) complies with the Children's Online Privacy Protection Act (COPPA). We do not knowingly collect personal information online from children under the age of 13 without the consent of a parent or legal guardian when such consent is required by law.

Information We May Collect

As part of our youth savings program, online financial education resources, or other services designed for children, we may collect:

- Child's name
- Username or account identifier
- Parent or guardian contact information
- Information necessary to establish or maintain a youth account
- Usage information related to our website or online services
- Other information specifically disclosed at the time of collection

We collect only the information reasonably necessary to provide the requested service.

How We Use the Information

We may use a child's information to:

- Open or maintain a youth account
- Provide financial education tools and services
- Communicate with parents or guardians
- Respond to questions or service requests
- Comply with legal and regulatory requirements

We do not use children's information for targeted advertising.

Parental Consent

When required, we will obtain verifiable parental consent before collecting, using, or disclosing a child's personal information. Parents may be asked to provide consent through methods reasonably designed to verify that the person providing consent is the child's parent or legal guardian.

Information Sharing

We do not sell a child's personal information. We may share information only:

- With service providers that help us operate our services
- As required by law, regulation, court order, or legal process
- To protect the safety, security, or integrity of our members and services

Any sharing will be limited to what is necessary for the stated purpose.

Parents' Rights

Parents or legal guardians have the right to:

- Review the personal information collected from their child
- Request correction or deletion of their child's information
- Revoke consent for future collection or use of information
- Refuse to permit further collection of their child's information

To exercise these rights, contact us using the information below.

Contact Information

If you have questions about this Children's Privacy Notice or our information practices relating to children, please contact:

TruStar Federal Credit Union
601 4th Street
International Falls, MN 56649
800-887-0220
info@trustarfcu.com