



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

This Children's Online Privacy Protection Act ("COPPA") Notice is provided by Michigan State University Federal Credit Union ("Credit Union"). Within this document, the words "we," "us," and "our" refer to the Credit Union. The words "you" and "your" refer to you as an MSUFCU or Oakland University Credit Union account owner. MSUFCU and Oakland University Credit Union are trade names of the Credit Union, as identified within the "Trade Names" section of your Membership and Account Agreement. We do not knowingly collect, nor is our website designed or directed to use, personal information from children under the age of 13 without obtaining verifiable consent from a parent or legal guardian. We do offer five children's programs on our website: Sweet Pea for children ages 0-2, Dollar Dog for children ages 3-6, Cyber Saver for children ages 7-10, Money Club for children ages 11-13, and CU Succeed for teens age 14-17. Unless applying for membership, no information is collected from children to participate in the online activities and information found in these areas of our website.

### **Sweet Pea Club/Dollar Dog/Cyber Saver**

These accounts include an online membership application designed to be submitted by a parent or legal guardian. In this membership application, we ask information about the child for the purpose of establishing a Sweet Pea, Dollar Dog, or Cyber Saver account for membership. Information directly collected from the submitted application includes the child's name, Social Security number, birth date and address. Before the application can be submitted, the parent/guardian must consent to submit this information solely for the purpose of establishing a Sweet Pea, Dollar Dog, or Cyber Saver account. Parents/Legal guardians may review the personal information collected prior to submitting the application. The child's name, age, and address information will also be used to send, via U.S. Postal Service, a quarterly newsletter for Cyber Saver account members. Our staff will have access to the information collected. At any time, a parent/legal guardian may revoke their consent, refuse to allow us to further use or collect their child's personal information, and direct us to delete any information we may have retained. You may reach us by sending a secure message at [msufcu.org/contact](https://msufcu.org/contact) or [oucreditunion.org/contact](https://oucreditunion.org/contact), or by calling us at 800-678-4968 (MSUFCU) or 800-766-6828 (Oakland University Credit Union).

### **Money Club/CU Succeed**

This section of our website is designed for children ages 11-17. A youth membership application is available to submit online to establish a Money Club or CU Succeed membership account. Information directly collected from the submitted application includes the child's name, Social Security number, birth date and address. The child's name, age, and address information will also be used to send, via U.S. Postal Service, a quarterly newsletter for Money Club and CU Succeed account members. Our staff will have access to the information collected. At any time, a parent/legal guardian may revoke their consent, refuse to allow us to further use or collect their child's personal information, and direct us to delete any information we may have retained. You may reach us by sending a secure message at [msufcu.org/contact](https://msufcu.org/contact) or [oucreditunion.org/contact](https://oucreditunion.org/contact), or by calling us at 800-678-4968 (MSUFCU) or 800-766-6828 (Oakland University Credit Union).