



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

OU Credit Union does not knowingly collect, nor is our web site designed or directed to use personal information from children under the age of 11 without containing verifiable consent from their parents. We do offer five children's programs on our web site: 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 OU Credit Union membership, no information is collected from children to participate in the online activities and information found in these areas of our web site.

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

Contains an online membership application that is designed to be submitted by a parent or 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 has to agree to consent to submit this information solely for the purpose of establishing a Sweet Pea, Dollar Dog, or Cyber Saver account at OU Credit Union. Parents/guardians have the ability to 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 Mail, a quarterly newsletter for Cyber Saver account members. At any time a parent/guardian may contact OU Credit Union and ask that the submitted information no longer be used to contact the child. OU Credit Union staff will have access to the information collected. You may reach the credit union by sending a secure message using the "Contact Us" form at [www.oucreditunion.org](http://www.oucreditunion.org) or by phone at 248-364-4708 or toll-free at 800-766-6828.

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

This section of our web site is designed for children ages 11-17. A Money Club or CU Succeed membership application is available to submit online to establish an OU Credit Union 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 Mail, a quarterly newsletter for Money Club and CU Succeed account members. At any time a parent/guardian may contact OU Credit Union and ask that the submitted information no longer be used to contact the child. OU Credit Union staff will have access to the information collected. You may reach the credit union by sending a secure message using the "Contact Us" form at [www.oucreditunion.org](http://www.oucreditunion.org) or by phone at 248-364-4708 or toll-free at 800-766-6828.