



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

MSUFCU does 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 their parents. 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 MSUFCU 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 that is 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 has to consent to submit this information solely for the purpose of establishing a Sweet Pea, Dollar Dog, or Cyber Saver account at MSUFCU. Parents/Legal 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 Service, a quarterly newsletter for Cyber Saver account members. At any time, a parent/legal guardian may contact MSUFCU and ask that the submitted information no longer be used to contact the child. MSUFCU 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 [msufcu.org](https://msufcu.org) or by phone at 517- 333-2424 or toll-free at 800-MSU-4-YOU (800-678-4968).

### **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 an MSUFCU 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. At any time a parent/legal guardian may contact MSUFCU and ask that the submitted information no longer be used to contact the child. MSUFCU 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 [msufcu.org](https://msufcu.org) or by phone at 517-333-2424 or toll-free at 800-MSU-4-YOU (800-678-4968).