



COPPA DIRECT NOTICE TO PARENTS
EFFECTIVE DATE: MARCH 24, 2026

This notice is provided to you as a parent or legal guardian to inform you of AmeriCU Credit Union's ("AmeriCU", "we", "us" or "our") information practices regarding the collection, use, and disclosure of personal information from children under the age of 13, and to request your verifiable parental consent as required by the Children's Online Privacy Protection Act ("COPPA").

WHO WE ARE

AmeriCU Credit Union / 1916 Black River Blvd / Rome, NY 13440

Phone: (800) 388-2000

Email: privacy@americu.org

WHY WE ARE CONTACTING YOU

Your child has requested, or you are in the process of creating access to one or more of AmeriCU's online financial services for children under age 13. Before we may collect, use, or disclose any personal information from your child online, COPPA requires that we provide you with this notice and obtain your verifiable parental consent.

INFORMATION WE COLLECT FROM CHILDREN

If you provide consent, we may collect personal information necessary to open and maintain a regulated financial account, including your child's name, birth month and year, mailing address, Social Security number, contact information, and online banking credentials.

LIMITED TECHNICAL INFORMATION

We may collect limited technical information (such as IP address or device type) solely to support internal operations permitted under COPPA. We do not collect precise geolocation information from children.

USE AND DISCLOSURE

We use and disclose children's personal information only to provide and support our online financial services, and only with service providers contractually required to protect such information.

NO ADVERTISING

We do not engage in targeted or behavioral advertising directed at children and do not sell or share children's personal information for marketing purposes.

PARENTAL RIGHTS

You may review your child's personal information, request deletion (subject to legal requirements), refuse further collection or use, or withdraw consent at any time.

VERIFIABLE PARENTAL CONSENT

By signing below, I certify that:

- I am the parent or legal guardian of the child associated with the youth account or online service for which this consent is being provided
- I am legally authorized to provide consent on behalf of this child and that the information I am providing is accurate
- I have reviewed this COPPA Direct Notice to Parents and AmeriCU's Children's Online Privacy Policy
- I authorize AmeriCU to collect, use, and disclose my child's personal information as described in those notices
- I understand this information will be used for the purpose of opening and/or maintaining a youth account and providing online banking services

Minor's Name: _____

Account No. (Last 4 Digits): _____

Parent/Guardian Signature: _____