COPPA DIRECT NOTICE TO PARENTS
EFFECTIVE DATE: NOVEMBER 19, 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: coppacompliance@americu.org

WHY WE ARE CONTACTING YOU

Your child has requested, or you are in the process of establishing, access to an AmeriCU youth account or related online or mobile banking service (an "Online Service") for a child under the age of 13. Before AmeriCU collects, uses, or discloses your child's personal information through an Online Service, we must provide you with this Notice and obtain your verifiable parental consent, unless an exception permitted by COPPA applies. If you do not provide consent, AmeriCU will not collect, use, or disclose your child's personal information for the purposes described in this Notice, and your child will not be able to use the applicable Online Service.

INFORMATION WE COLLECT FROM CHILDREN

If you provide consent, AmeriCU may collect personal information reasonably necessary to open, maintain, service, and provide access to your child's youth account and applicable Online Services, including:

- Name;
- Birth month and year;
- Mailing address;
- Social Security number;
- Telephone number;
- Email address;
- Username and authentication credentials; and
- Limited technical information, including IP address, device type, operating system, browser information, and persistent identifiers used solely for permitted internal operations.

This information may be provided by you during account setup or, after AmeriCU obtains your verifiable parental consent, by your child through the applicable Online Service.

AmeriCU does not collect precise geolocation information from children, and the Online Services do not enable children to post, publish, or otherwise make their personal information publicly available.

USE AND DISCLOSURE

AmeriCU uses your child's personal information only as reasonably necessary to provide and support the applicable youth account and Online Services and for other purposes permitted by COPPA, including account administration, transaction processing, authentication, security, fraud prevention, and customer support.

AmeriCU may disclose your child's personal information to service providers that perform functions necessary or integral to providing and supporting the applicable Online Service. Your consent applies to these disclosures when they are necessary or integral to providing the Online Service.

If AmeriCU proposes to disclose your child's personal information to a third party for a purpose that is not integral to the applicable Online Service, AmeriCU will provide you an opportunity to consent to the collection and use of your child's personal information without consenting to that third-party disclosure, as required by COPPA.

NO TARGETED OR BEHAVIORAL ADVERTISING

AmeriCU does not engage in targeted, behavioral, or interest-based advertising or profiling directed at children. AmeriCU does not sell or rent children's personal information or disclose it to third parties for targeted advertising, behavioral advertising, profiling, or 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 your consent at any time.

VERIFIABLE PARENTAL CONSENT

I confirm 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 the information I am providing is accurate;
- I have reviewed this COPPA Direct Notice to Parents and AmeriCU Children's Online Privacy Policy - Nov. 19, 2026.docx;
- I have had an opportunity to ask questions concerning AmeriCU's collection, use, and disclosure of my child's personal information; and
- I consent to AmeriCU's collection, use, and disclosure of my child's personal information as described in this Notice and AmeriCU's Children's Online Privacy Policy for purposes of opening, maintaining, servicing, and providing access to my child's youth account and applicable Online Services.

HOW TO PROVIDE OR DECLINE CONSENT

To provide or decline consent electronically, please follow the instructions presented with this Notice through AmeriCU's approved electronic consent process. To provide consent in person, please visit an AmeriCU Financial Center and speak with an AmeriCU employee.

Providing consent is voluntary. If you do not provide consent, AmeriCU will not collect, use, or disclose your child's personal information for the purposes described in this Notice, and your child will not be able to use the applicable Online Service.

ELECTRONIC CONSENT

When consent is provided electronically, I consent to the use of electronic records and electronic signatures and understand that my electronic signature is the legal equivalent of my handwritten signature.

IN-PERSON CONSENT

When consent is provided in person at an AmeriCU location, an AmeriCU employee will verify your identity and status as the child's parent or legal guardian in accordance with AmeriCU procedures. You will be provided this Notice and an opportunity to review it and ask questions before providing consent.

By providing your affirmative verbal consent, you confirm the statements above and consent to AmeriCU's collection, use, and disclosure of your child's personal information as described in this Notice and AmeriCU Children's Online Privacy Policy - Nov. 19, 2026.docx. AmeriCU will document completion of the verification and consent process.

INFORMATION USED TO OBTAIN YOUR CONSENT

AmeriCU may collect your child's name and/or online contact information, as applicable, for the limited purpose of providing this Notice and obtaining your consent. If you do not provide consent within a reasonable period after this Notice is provided, AmeriCU will delete that information to the extent required by COPPA.