CHILDREN'S ONLINE PRIVACY PROTECTION ACT (COPPA) PRIVACY DISCLOSURE

Skyward Credit Union is committed to protecting the privacy and safety of children who use our services. This COPPA Privacy Disclosure outlines how we collect, use, and disclose the personal information of minors under the age of 13 who use Skyward Credit Union's online and mobile banking services. This disclosure is in accordance with Skyward Credit Union Privacy Disclosure, Skyward Credit Union Online Privacy Policy, and our Member Service Agreement.

1. Information We Collect

We collect personal information of minors under the age of 13 only with verifiable parent/guardian consent. The types of information we may collect include:

Personal Identifiers: Name, date of birth, email address, and phone number.

Account Information: Account numbers, login credentials, transaction history, and other banking-related data.

Parent/Guardian Contact Information: Name, account number, email address, and phone number of parent or guardian.

Geolocation and Cookies: With the express consent of the parent or guardian, we may collect and use geolocation data to prevent fraudulent activity. You may control whether geolocation is monitored continuously, only during use of the app, or not at all, through your device's settings. We also use cookies to enhance the online banking experience. Cookies are small text files that help maintain the integrity of your session and ensure the proper functioning of online banking. Cookies do not collect personally identifiable information and are not shared with third parties, except as required by law. You may manage cookie preferences through your browser settings.

We only collect this information when it is necessary for providing banking services, and we ensure that the collection process is secure and private.

2. How We Use the Information

The information collected from minors will only be used for the purpose of providing and managing online banking services, which may include:

Account registration, login, and management.

Providing customer support and addressing inquiries.

Processing transactions and managing account activities.

Complying with legal and regulatory requirements.

We will not use or share this information for marketing or advertising purposes, and we do not allow minors to make their personal information public.

3. Parental Consent

Before we collect personal information from a child under 13, we will obtain verifiable parental/guardian consent. If a parent or guardian does not provide such consent, we will not collect, use, or disclose any personal information about the minor. Parental consent will be obtained through signed consent forms.

4. Parent/Guardian Rights

Parents and guardians have the following rights regarding their child's personal information:

Right to Review: Parents/Guardians may request access to their child's personal information, including the right to review, modify, or update it.

Right to Delete: Parents/Guardians can request that we delete their child's personal information from our records.

Right to Withdraw Consent: Parents/Guardians have the right to withdraw their consent at any time, which will result in the termination of the child's online banking account and deletion of their personal data.

To exercise these rights, parents/guardians should contact us at:

Email: Memberservices@skywardcu.com
Phone: 316.440.9690
Mailing Address: PO BOX 771069 Wichita, KS 67277-1069

5. Data Security

Skyward Credit Union is committed to safeguarding the personal information of minors. We implement reasonable security measures including data encryption and secure access protocols, to protect against unauthorized access, disclosure, alteration, or destruction.

6. Data Retention

We retain personal information about minors only for as long as necessary to provide the requested services and to comply with applicable legal and regulatory requirements. Once the information is no longer needed, it will be securely deleted or anonymized. Parents may request the deletion of their child's information at any time.

7. Third-Party Sharing

Skyward Credit Union does not share personal information collected from minors with third parties, except in the following situations:

Legal Compliance: We may disclose information if required by law, regulation, or in response to a legal request or court order.

8. Changes to This Policy

We may update this privacy policy from time to time to reflect changes in our practices or legal requirements. Any changes will be posted on our website with an updated effective date. If the changes are significant, we will notify parents/guardians before implementing them.

9. Contact Us

If you have any questions or concerns about our COPPA Privacy Policy or if you would like to exercise your parental rights under this disclosure, please contact us at:

Email: Memberservices@skywardcu.com
Phone: 316.440.9690
Mailing Address: PO BOX 771069 Wichita, KS 67277-1069

Effective December 1, 2025