## Children's Privacy Policy

HTFFFCU is committed to protecting the privacy of children who use our sites and applications. This Children's Privacy Policy explains our information collection, disclosure, and parental consent practices with respect to the information provided to us about the child age 0-12 by the parent/legal guardian of the child. This policy is in accordance with the U.S. Children's Online Privacy Protection Act (COPPA), and outlines our practices in the United States regarding children's personal information. For more information regarding the COPPA Laws, go to: <a href="https://www.ftc.gov/tips-advice/business-center/guidance/complying-coppa-frequently-asked-questions-0">https://www.ftc.gov/tips-advice/business-center/guidance/complying-coppa-frequently-asked-questions-0</a>.

We require the parent/legal guardian's email address and consent before we collect the child's information. We establish verifiable consent from the parent/legal guardian by collecting your first name, last name and email address. When you submit an online entry for your child, you will receive a response email indicating the entry was received by the Credit Union. We will only collect the information directly from the parent/legal guardian. We do not knowingly collect this information directly from the child. We will ask for the child's first name, last name, and age group for purposes of entering into contests and distinguishing between family members when multiple children are entered into the contest. We also use this information to validate that the child has an account with HTFFFCU for purposes of entering into contests we sponsor. This information is for internal use only. We do not sell or provide third parties' this information.

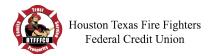
We will not require the child's parent/legal guardian to provide any other identifiable information for the child in order to participate in the contest. If however, there is a child with a similar name and age group in our system, and we cannot definitively determine which child was entered, we may need to contact the parent to ask for further information such as address or account number in order to identify the correct child. Once a winner is selected and a prize awarded, the parent/legal guardian will be contacted. They may choose to have the Credit Union mail the prize to the address we have on file for the parent/legal guardian. If none is available, we will mail the prize to the address we have on file for the child, which is located on the account card or computer system. If you choose to pick up the prize at a branch location, we will arrange a date and time for the collection of the prize.

If the parent/legal guardian wishes to revoke consent for this contest entrance, they may do so by contacting us at the following:

HTFFFCU Attn: Marketing Department 4200 Kolb Street Houston, TX 77007

or by emailing us at info@htfffcu.org

Upon notice from the parent/legal guardian, we will delete all identifiable information for the child from the contest entrance form collected.



Winners may have their likeness or pictures posted on our website/Facebook or newsletter which is distributed to members of HTFFFCU. However, before this is done, we will obtain the written permission from the parent/legal guardian before allowing a picture or likeness of the child to be shared publically. The parent/legal guardian can later revoke this by contacting us, and we will remove the likeness or picture of the child from the website/Facebook. However, once a newsletter or email has been distributed, we will not be able to rescind the distribution of the newsletter or email, which includes the child's likeness or picture.

