Cookies and Web Beacons

In order to help enhance the performance and functionality of the Hamilton Horizons Federal Credit Union's website, HamiltonHorizons.org (the Site), we utilize session, persistent and third-party "cookies" that store a small piece of data on a users' computers and collect certain information about the users' visit to our Site. We also use cookies to understand users' browsing and buying activities so that we can measure the success of online advertising campaigns we run on the Site. Our Site also uses web beacons (either directly or from our partners), along with cookies, to determine if a user has visited a particular website. These beacons aid in providing more relevant advertising to the user, as well measuring the success of an advertising campaign, but provide no personally identifiable information.

Cookies are small text files that web servers typically send to users' computer when they visit a website. Cookies are stored as text files on users' hard drive, and can be accessed by web servers when the user visits a website or views an advertisement. A session cookie is a cookie that stores information as a user is using the Site but is deleted once the browser session is finished. A persistent cookie is a cookie that stores information as a user utilizes the Site and stores and uses that information in connection with future visits of the user to the Site. Third-party cookies and/or web beacons are cookies or web beacons provided by our technology and/or advertising partners. Any third-party cookie or web beacon we authorize for use on the Site only collects that information described below for the same stated purposes as if we were directly collecting the information. For a third-party cookie or web beacon, the third-party will have access to the collected information in order to provide us with information or services to enhance the performance and functionality of the Site.

The Hamilton Horizons Federal Credit Union works with third party vendors to provide a more customized experience for you. To do so, we disclose personally identifiable information about you (specifically, your name and email address) to those vendors. However, we do not allow them to re-sell or use that information for their own purposes.

The cookies and web beacons we use collect non-personally identifiable information about users of the Site, including: browser used to access the site, date and time, the URL of the page being loaded, users who have visited a particular website(s), any previously assigned cookie identification (a unique identifier assigned to a user to identify repeat visitors), browser window size, the geographic location of the user, device and operating system used to access the Site. The information we collect from these cookies and web beacons is used to determine

information about a user's visit to our Site, including the number of visits, average time spent, pages viewed, navigation history through the website, and other statistics.

This information is used to enhance the users experience while visiting our Site and to improve the performance of our Site by, among other things, allowing us to monitor Site performance, making the Site easier to use, measuring the effectiveness of promotional placements, and tailoring the Site (including the ads and offers a user receives) to better match a user's interests and preferences.

Users who prefer not to accept cookies can set their Internet browser to notify them when they receive a cookie or to prevent cookies from being placed on their hard drive. If you consent to our collection of cookies and you subsequently wish to withdraw your consent, you will need to manage the settings on your web browser to delete all cookies and disallow further acceptance of cookies. Please note that disabling cookies on your browser will prevent us from tracking your activities in relation to our Site, however, it may also disable some of the functions and features of the Site, and the Site may not work properly.

If you would like to determine your consent status, please contact us at info@ HamiltonHorizons.org. or HamiltonHorizons.org By continuing to use our Site, you are agreeing to our placing cookies and/or web beacons on your computer in order to analyze the way you use our Site. Please read this cookie policy carefully for more details about the information we collect when you use the Site.

If you do not wish to accept cookies or web beacons in connection with your use of this Site, please discontinue use of the Site.