

Online Privacy and Security Notice

Terms of Use: Henrico Federal Credit Union recognizes and respects the privacy of its members and other users of its website resource. We are committed to protecting information on and within our website with the same safety and confidentiality standards utilized in the transaction of all Henrico FCU interactions. Henrico FCU is committed to making financial products and services available that will enable you to meet your financial needs and reach your financial goals. Protecting nonpublic personal information (NPI) and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union. As a member of our credit union, you also have a responsibility to safeguard your financial information. Nonpublic personal information you provide to the credit union is used for the sole purpose of processing your request for service

General Use: As a general policy, Henrico FCU does not automatically collect nonpublic personal information from users of its website. Henrico FCU does collect and store information on the domain a user uses to access its website, the Internet address of the website from which a user links to the credit union's website and the date and time the visitor accesses the credit union's website. This information is used to measure the number of visitors to its website and the pages a user visits while within the credit union's website to better serve users and improve design and site navigation.

Member-Only Areas: Personal identification (i.e.: account number, password) is collected when a valid credit union member with an active credit union account(s) has registered to enter the secure online banking area of the credit union's website. This information enables the credit union to regulate access of this information to those who request such access and those entitled to perform transactions on these account(s). Henrico FCU does not sell or provide any member information to any list service, third parties or non-credit union agencies for any reason – ever.

Electronic Communication: Should the user desire to electronically transmit NPI to the credit union, they should only do so using a secure, encrypted method. Standard email services are not secure and do not ensure that only the intended recipient can read your message. Others, including criminals, can intercept and read the contents of standard email. If electronic transmittal of NPI to the credit is desired, the user should contact the credit union and request a “secure link” which they can use to transmit information safely through the credit union’s secure, encrypted email service.

The credit union will not transmit NPI using standard email and will only use its secure, encrypted email service to do so. The credit union provides several downloadable forms (i.e.: loan application, Account Change Card) to better serve the needs of its members. NPI, whether inside the body of an email or contained within an attached form, should only be transmitted using the “secure link” provided by the credit union.

Cookies: Henrico FCU uses small text files called cookies to collect anonymous data for purposes as allowed by law, including improving our website, services and information security. Our cookies do not collect or store any personally identifiable information. We may share this information when required by law and with service providers who assist Henrico FCU with tracking website usage.

Web Site Links: As a courtesy to our members, we may provide links to other related web sites that we feel may be of interest or use to you. We assume no responsibility for the availability or content of these sites. The addition of any of these links is not to be construed as an endorsement of any services offered by these sites.

Web Site Tracking: Henrico FCU utilizes website tracking software to analyze the effectiveness of our website by using statistics such as counting the number of page hits received during the month, as well as other website analytics for the purpose of improving website information to better suit the needs of the user.

Privacy of Children: Henrico FCU does not intend to collect information from children under the age of 13; however, the website does not prevent a minor from entering their nonpublic personal information on loan applications, through internet banking services, through e-mail, or any other place on Henrico FCU's website where nonpublic personal information may be collected. As with all visitors, under no circumstances will a child's information be collected for the purpose of third party marketing.