

Policies Manual**Title: Children's Online Privacy Policy (COPPA)**

Purpose:

CommonWealth One Federal Credit Union recognizes its responsibility to protect the privacy of our youngest members. We are committed to protecting our young members and other visitors as they visit our kids section of our website.

The credit union will comply with the Children's Online Privacy Protection Act (COPPA) in the operation of online services and its website; and will diligently protect the privacy of children under the age of thirteen (13) and the online collection of data and information from children using its website or service.

Policy:

For the purposes of these guidelines, our youngest members are children under the age of 13. The online financial services offered through our website are not designated for or directed toward children under age 13. Parents of individuals within this age group could register for online accounts.

We do not knowingly solicit or collect data from children, and we do not knowingly market to children online without express parental consent or notification. If we receive online information from anyone that we know to be a child including personal information such as name, address, email, account number, telephone, and social security number, we will only use the information to respond directly to a child's request, seek parental consent, or provide parental notice. We will not sell, give, or share their personal information to/with any thirdparty vendor or any other organization.

A parent or guardian has the right to review the personal information collected on a child under 13 years old. If requested, the parent or guardian can have the information deleted and refuse to allow any further collection or use of the child's information. To make such requests, the parent or guardian should contact the credit union.

We may collect information on domain names, dates and times of visits, and number of page views. This information contains no personal information. It will only be used to keep track of usage of our site and help improve overall website experience. Visitor information is never sold, given, or discussed with third parties.

Children's Online Privacy Protection Act is a compliance mandatory if offered policy. This means that the credit union need not have a specific policy but must comply with the subject matter of the policy if the credit union offers the service/product addressed in the policy. (16 CFR 312).

Effective Date	Last Revision	Enacted Date
July 1, 2026	April 20, 2026	July 1, 2026