

Navy Federal Online Privacy Policy

Date Last Updated: January 24, 2023

Effective Date: January 1, 2023

Introduction and Intention

Navy Federal Credit Union, together with its subsidiaries, affiliates and branches (collectively, “Navy Federal”, “we”, “us” or “our”), strives to serve your needs and to protect your identity and any information we collect about you.

Our Privacy Policy:

- covers your interaction with Navy Federal Credit Union, its affiliates, and companies engaged by Navy Federal and its affiliates to render online services when you visit any mobile or online Site or application that we own, including, but not limited to, our website (navyfederal.org) and our mobile apps (“Sites”);
- describes the categories of personally identifiable information (“Personal Information”) that we may collect about you when you interact with or visit our Sites;
- describes the categories of other persons or entities with whom we may share your Personal Information;
- discloses whether other parties may collect Personal Information about your online activities over time and across different websites when you use our Sites;
- describes the way you can review and request changes to any of your Personal Information that we collect;
- describes how we will inform you of important changes to our Privacy Policy;
- discloses how we respond to web browser “do not track” signals or other opt-out mechanisms;
- discloses if we engage in the collection of your Personal Information about your online activities over time and across different websites;
- describes how we safeguard children’s privacy;
- makes clear that no action on your part is needed; and
- links to a California-specific description of consumers’ privacy rights.

What Information Do We Collect?

We take your privacy seriously and make the safeguarding of your Personal Information a priority. We collect Personal Information only as allowed by law. Use of the internet makes it possible for other parties to collect data about your online activities over time and across different websites, including when you use our Sites. Learn more on our [Digital Security page](#).

We may collect Personal Information when you enter data into an application for new products or services or when you use our Sites, products and services. Personal Information may include your name, Access Number, home or other physical address, Social Security Number, the contents of your communications with us, telephone number, and email address. Additionally,

our Sites may collect certain electronic data, such as your geolocation, IP address, keystrokes, website interactions, and device identifier.

[With Whom Do We Share the Information We Collect?](#)

We may share your Personal Information with affiliates and third parties in accordance with the practices set forth in our [Consumer Privacy Policy](#). We do not and will not sell your Personal Information. We may use or share information to enhance your experience on our sites, to help deliver our ads on your web browser, and to measure advertising campaign effectiveness. We may also share your information as required to meet legal and regulatory obligations.

[Keeping Your Information Accurate](#)

It is important that we have accurate and up-to-date information about you. If you notice that your information is incomplete, inaccurate, or out of date, please contact us at 1-888-842-6328 or visit a branch. You can also review and request changes to certain Personal Information such as your email address, mailing address, and telephone number on our Sites.

[Policy Updates](#)

We may change our policy from time to time. When we do, we will let you know by appropriate means, such as by posting the revised policy on this page with a new “Last Updated” date. Any changes to our policy will become effective when posted unless indicated otherwise.

[How You Can Control Your Information](#)

Our Sites are designed for optimal viewing with cookies enabled (cookies are small text files that collect internet traffic data). For example, cookies store your preferences for when you visit our Sites. If your web browser settings allow cookies, our Sites will utilize them. You may disable or remove cookies by accessing your web browser settings. Our Sites will still function without cookies, but some features may not work properly. Please note that due to a lack of consistent standards across browsers, our Sites may not respond to “do not track” browser settings. We do not monitor your online activities after you leave our Sites.

We only use your Personal Information for certain purposes allowed by law (refer to our [Consumer Privacy Policy](#)), which you cannot limit.

You may, however, be able to opt out of certain advertisements. To learn more about a particular advertising network (including how to opt out), click on the industry group network symbol or link located on the advertisement.

[Children’s Privacy](#)

We do not knowingly collect Personal Information from individuals under the age of 13 who use our Sites without obtaining consent from a parent or legal guardian.

To learn more about the Children’s Online Privacy Protection Act (COPPA), please visit the [National Credit Union Administration Regulatory Alert](#) or the [Federal Trade Commission’s website](#).

Data Sharing

Although Navy Federal does not share your Personal Information with nonaffiliated third-party companies except as provided by our [Consumer Privacy Policy](#), we are aware that you may choose to do so in order to use their services. For example, you may have authorized some third-party companies to access your Personal Information and account data to offer financial information and services such as: account aggregation (consolidating your financial account information from different sources), making payments via a website or mobile application, and tax preparation. Because these third-party companies have access to your Personal Information and account data and may use your account sign in credentials in order to provide the service, we recommend you use caution when granting such access to third-party companies.

Some of these third-party companies may use other companies to assist them with providing services or with accessing your Personal Information or account data. Any one or all of these companies may be storing your Personal Information or account data. Navy Federal is not responsible for the use or disclosure of any Personal Information or account data accessed by or on behalf of any company or person to whom you provide your Navy Federal sign in credentials or account information. We do not control the privacy, security, or accuracy of your information that may be held by these third-party companies, which are governed by the third-party’s privacy policy and data security program. We are also not responsible for any fees associated with these third-party services.

When you provide your sign in credentials to your Navy Federal accounts to a third party, you will be deemed by us to have authorized all transactions or actions initiated by that third party using the access information you provided, whether or not you are aware of the specific transaction or action.

If you decide to revoke the access authority you previously gave to a third party, we strongly recommend that you change your Navy Federal password to ensure that the party cannot continue to access your account. For security and other reasons, Navy Federal reserves the right to block or disable third-party access to any account without notice.

Additional information on our banking terms and conditions can be found in our [Mobile Banking, Online Banking, and Bill Pay Terms and Conditions](#).

Do You Need to Take Any Action at This Time?

No, you do not need to take any action regarding any of the above.

Notice for California Residents

If you are a California resident, please refer to our [California Consumer Privacy Notice](#) for additional information about your rights under the California Consumer Privacy Act of 2018.