



## Advia Credit Union eCommerce Security Practices

Advia Credit Union recognizes the value and responsibility of maintaining an active and responsible digital presence for the purposes of providing up-to-date informational and e-commerce related content and resources for current members and potential new members. For the intent of this e-Commerce Security Practices document, Advia Credit Union (also referred to as Advia, Credit Union or The Credit Union throughout this document) defines e-commerce as the ability for members to access personal account information and general Credit Union information, to perform transactions and to access Credit Union approved vendor sites to conduct Credit Union business.

### E-Commerce Related Privacy

It is the goal and responsibility of Advia Credit Union to protect member information in every digital interaction, including web, email, secure form submission, ATM, and other online activity.

**Information collected automatically or voluntarily through our website** - Advia Credit Union collects information only in instances where we feel it will be of assistance in providing members with quality service. The extent of data collected is related to how e-commerce tools are used and is collected to help identify opportunities for improving system performance and/or member utilization. No information that identifies a member personally is automatically collected. When you access Advia's website, your browser's domain name and internet address is automatically collected and placed into our internet access logs. We may use this information to learn about pages and information our website visitors access. We also collect information voluntarily submitted to us to help determine ways to meet the needs and respond to the requests submitted. It is up to the discretion of the user to submit information to Advia in any e-commerce platform.

**Use of Cookies** - Advia's website minimally uses cookies to assign an ID and save information about the visit. The cookies we use identify a web visitor as a number and is used to assist in producing overall site visitor statistics and consider further outbound communication efforts directed back to the identified IP Address. Cookies, by themselves, cannot be used to identify any visitor, and Advia will not know identifying information about the visitor.

**Information collected through e-mails and web forms** - When personally identifying information is submitted, such as via e-mail correspondence containing a service request, authorization, question or comment, we use the supplied information to fulfill or respond to request(s) as well as provide members with service. Advia offers email in both secure and unsecure environments and provides indicators appropriate to the type of information that should be submitted via that channel.

**Use of Information** - Advia will not provide, sell or share your personal information to any non-affiliated third party for independent use. We only share member information as consistently indicated within our [Privacy Policy](#).

**Vendor Management, Privacy and Security measures used by e-commerce partners** - Ensuring members have secure e-commerce and digital banking experiences is a priority. Advia undergoes thorough and ongoing vendor management with all e-commerce related partners to confirm Privacy Policies are consistent with our own as well as several encryption methods using secure socket layer security and data privacy provisions are in place (examples including but not limited to digital banking, secure email provider, secure form submissions, and online member referral platforms)

### Firewall

Firewalls combine hardware and software to block unwanted communication into and out of the credit union's network while allowing acceptable communications to pass. They provide protection of the internal network and protect all connection points between the internal network and external networks, such as the Internet. The credit union will

periodically review and test firewalls. In addition, an independent provider will conduct an annual review and test for intrusion risks.

## **Computer Virus Protection**

Advia Credit Union has established a credit union-wide detection and prevention program to reduce the likelihood of computer viruses. The program includes end-user policies, training and awareness programs, anti-virus detection tools, and enforcement procedures.

## **Monitoring**

Monitoring is essential for effective e-commerce risk management. Data generated by monitoring techniques allow the credit union to measure performance and assess the effectiveness of security controls.

**Security Monitoring** – Advia Credit Union places a strong emphasis on using monitoring tools to identify vulnerabilities and, in a real-time mode, detect possible intrusions from external and internal parties. As provided in the credit union's security policy, staff should report security breaches promptly to appropriate management.

**Penetration Testing** – Penetration testing is the process of identifying, isolating, and confirming possible flaws in the design and implementation of passwords, firewalls, encryption, and other security controls. Tests simulate the probable actions of unauthorized and authorized users. Because the tactics used by unauthorized users to infiltrate computer systems frequently change, penetration tests do not guarantee that firewalls will prevent all types of attacks. Advia Credit Union contracts with an outside vendor that specializes in conducting penetration testing, provide results of those tests, and recommend manual or automated processes to ensure security.

**Intrusion Detection** – Transaction and audit logs will be produced indicating network traffic on a real-time basis. Systems will be in place to notify the proper parties, or to terminate suspicious network connections. Intrusion detection tools will also enable management to maintain an incident database for trend analysis of network intrusions and attack attempts.

## **Transmission of Sensitive Data to Vendors**

It may be necessary for Advia to periodically transmit sensitive data to contracted vendors. The Credit Union will employ proper transmission methods that ensure the data cannot be intercepted and used for personal gain (or any other purpose) by any persons not authorized to receive the data.

Please contact us with questions or concerns regarding our e-commerce related security practices:

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