

Children's Privacy Policy

We understand how valuable and important privacy and online protection is for children and their parents. The Children's Online Privacy Protection Act ("COPPA") requires us to inform parents and legal guardians about how we collect, use, and disclose personal information about children under 13 years of age; and that we obtain the consent of a parent (or guardian) to allow the collection of certain information for children under 13 years of age. We only collect the amount of personal information that is reasonably necessary to allow a child's participation in the online activities that Otero Federal Credit Union's website offers.

The Otero Federal Credit Union's website is provided as a service, providing information and advertising about the Credit Union to members and others interested in the Credit Union. This website is operated by Otero Federal Credit Union; a New Mexico federally chartered credit union. Darro Pannell VP of Marketing will respond to all inquiries from parents concerning privacy policies and use of children's information. Darro may be contacted by phone at (575) 443-7070 or by email at dpannell@oterofcu.org or by mail at P.O. Box 2800, Alamogordo, NM 88311-2800.

We do not solicit nor collect identifiable personal information directly from children. We do not enable Children to make their personal information publicly available. From time to time, we do sponsor contests, or ask for articles written by children or offer prizes. For these events, we do collect information but we only do so if the child's parent or guardian has consented to our collecting, or has directly submitted, the information. The types of information we may collect are a child's first name, age, videos, photographs and voice recordings, written articles and drawings. We display this information on our website or in Credit Union newsletters during the event and for a time thereafter, we also use it to determine the winners of a contest. We may also share the information with selected third parties who provide services and products to or for credit unions and credit union members. The child's parent or guardian has the option to agree to the collection and use of the child's information without consenting to its disclosure to third parties.

The security, integrity and confidentiality of a child's personal information are extremely important to us. Part of our procedures to protect the confidentiality, security, and integrity of personal information is that we never display a child's last name, phone number, address, city, or state. In addition, we have implemented technical, administrative and physical security measures that are designed to protect information from unauthorized access, disclosure, use and modification. However, you should understand that no security measures are perfect or impenetrable.

If we have collected personal information on a child, a parent, at any time, you may contact Darro Pannell to review what has been collected or to direct the deletion of the information or to stop any further collection or use of that information. A parent contacting us by email should include the parent's return email address so that we can better handle the communication. (Effective as of October 23, 2014)