

## COOKIES - PRIVACY NOTICE

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### 1. Overview

This Cookie Privacy Notice explains how we use Cookies on our website <https://www.droghedacu.ie/>.

It is a declaration of the cookies that are active on our website, the purpose of the cookies and what they track.

Cookies are small text files that are placed on your computer by websites that you visit. They are widely used to make websites work, or work more efficiently, as well as to provide information to the owners of the website. Cookies help us to remember things about your visit to our website, such as your preferred language and other choices/settings and to generally make the site easier for you to use. They may also be used to deliver advertisements that are relevant to you.

Note: You must be an existing Credit Union member to apply for current account. To see how we process your data in relation to your Credit Union Membership please see our Member Account Privacy Notice and our Data Protection Statement.

### 2. What Cookies we collect and for what purpose?

We use the following cookies on this website:

When you use our website we use the following cookies:	
Cookie	Purpose
<b>The "Cookie" consent Cookie</b>	This cookie is used to remember a user's choice about cookies on <a href="https://www.droghedacu.ie/">https://www.droghedacu.ie/</a> . Where users have previously indicated a preference, that user's preference will be stored in this cookie. We treat the Cookie Consent cookie as a necessary cookie (see below), and it is refreshed every six months.
<b>Functional Cookie (Necessary Cookie)</b>	These cookies are required to ensure the website functions properly. These cookies are session cookies which means they are erased when the user closes the web browser. Session cookies do not collect information from the user's computer, and they typically store information in the form of a session identification that does not personally identify the user.  You cannot reject these cookies using our cookie management tool. You can control these cookies from your browser settings using the reject all cookies settings. We use functional cookies to manage your visit to the website and to implement Online Banking functionality associated with Secure Customer Authentication.
<b>Preferences Cookies</b>	Preference cookies enable a website to remember information that changes the way the website behaves or looks, like your preferred language or the region that you are in.
<b>Web Statistics Cookie</b>	These are cookies gather analytics on the usage of our website including distinguishing unique users, remembering the number and time of previous visits, remembering traffic source information, and determining the start and end of a session.

When you use our website we use the following cookies:	
Cookie	Purpose
<b>Third Party Cookie</b>	Third Party Cookies are cookies set by a website other than the website you are visiting – these cookies are generally set as a result of some embedded content such as a video, a social media share or a like button.
<b>Third Party Advertising Cookie (Marketing Cookie)</b>	Third Party Advertising cookies are set by external advertisers to learn about a website visitor's overall online behaviours, such as websites they frequently visit, purchases, and interests that they've shown on various websites. It allows internet advertisers to build user profiles.

You can adjust your browser settings to decline cookies or alert you when a website is attempting to place a cookie on your computer.

### 3. Managing Cookies

Our website has a cookie management tool that facilitates the acceptance and rejection of cookies. The cookie management tool can be accessed using the Cookie Notice tab in the bottom left corner of our website. Within your browser you can choose whether you wish to accept cookies on all websites or not.

Different browsers have different settings available to you. Below we have provided links to popular browsers on how to access these settings. Generally, your browser will offer the choice to accept, refuse or delete cookies at all times, or those from providers that website owners use (“**Third Party Cookies**”), or those from specific websites:

- Managing cookies on [Fire Fox](#)
- Managing cookies on [Safari](#)
- Managing cookies on [Chrome](#)
- Managing cookies on [MS Edge](#)

### 4. Third Party Websites

Our website may contain links to and from third party websites. If you follow a link to any of these websites, please note that these websites have their own privacy settings, and these are not endorsed by us.

We do not accept any responsibility or liability for these third-party websites. Please undertake the appropriate due diligence before submitting any information to these websites.

### 5. Amendments to this Cookies Notice

We will post any changes to our Cookie Notice on the Website and when doing so will change the effective date at the top of this Cookie Notice.

## 6. Retention

The Cookiebot tool below this Cookie Privacy Notice is an example of what is featured on our website. Please visit our Cookies Notice section at <https://www.droghedacu.ie/cookies.asp> which gives you an accurate list of cookies used during your visit and how long we retain them for.

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Note that this privacy notice relates only to how we process data relating to the Credit Union websites Cookies.

We have privacy notices that provide specific information about how we process your Personal Data when you interact with any of the following Credit Union Services including:

- Member Accounts
- Loan Accounts
- Website Users
- Online Banking
- Current Account
- Online Membership Applications
- Nominations
- Mortgages
- Guarantors
- Recruitment
- Cookies
- Juvenile Accounts

Please see our Data Protection statement for more general information about our processing activities including marketing activities and information relating to (i) how to exercise your rights, (ii) who your Personal Data may be shared with (including cross border transfer); (iii) the security measures we have implemented and the contact details for the Data Protection Commission in Ireland.

## Appendix

This is an example of the Cookie Bot tool featured on our website, please see Cookies Notice on our Website website for an up to date list of cookies we have used on your visit to our website.

COOKIE	PURPOSE	RETENTION	HOW TO REFUSE
<b>Functional Cookie (Necessary)</b>			
[INSERT LIST]	[INSERT PURPOSE OF INDIVIDUAL FUNCTIONAL COOKIES]	Session – deleted when browser is closed	User needs to go to browser settings to reject these cookies
<b>Web Statistics Cookie</b>			
[INSERT LIST]	[INSERT PURPOSE OF EACH INDIVIDUAL VISITOR STATISTIC COOKIES]	[INSERT]	Via Cookie Management Tool. These are automatically set to off
<b>Third Party Cookie</b>			
[INSERT LIST]	[INSERT PURPOSE OF EACH INDIVIDUAL THIRD PARTY COOKIES]	[INSERT]	Via Cookie Management Tool. These are automatically set to off
<b>Third Party Advertising Cookie</b>			
[INSERT LIST]	[INSERT PURPOSE OF EACH INDIVIDUAL THIRD PARTY ADVERTISING COOKIES]	[INSERT]	Via Cookie Management Tool. These are automatically set to off
<b>The “Cookie” Cookie – This will only be collected to remember a user’s cookie preferences</b>			
[INSERT NAME]	To remember the user’s cookie preferences	[INSERT]	Via Cookie Management Tool.

### Functional Cookie (Necessary) (7)

These cookies are necessary to ensure the website functions properly.

You cannot reject these cookies using our cookie management tool. You can control these cookies from your browser settings using the reject all cookies settings. Some functionalities on the website won’t work if necessary cookies are rejected. We use necessary cookies to manage your visit to the website and to implement online banking functionality associated with Secure Customer Authentication.

Name	Provider	Purpose	Expiry	Type
__cf_bm	<a href="#">Vimeo</a>	This cookie is used to distinguish between humans and bots. This is beneficial for the website, in order to make valid reports on the use of their website.	1 day	HTTP Cookie
ASP.NET_SessionId	progress.ie	Stores a unique session identifier for the user in the current Online Banking session.	Session	HTTP Cookie
ASPSESSIONID#	droghedacu.ie	Preserves users states across page requests.	Session	HTTP Cookie
CONSENT [x2]	<a href="#">Google</a> <a href="#">YouTube</a>	Used to detect if the visitor has accepted the marketing category in the cookie banner. This cookie is necessary for GDPR-compliance of the website.	2 years	HTTP Cookie

CookieConsent	<u>Cookiebot</u>	Stores the user's cookie consent state for the current domain	6 months	HTTP Cookie
sl#	progress.ie	Stores a unique identifier for a member for 90 days after they have completed an SCA on login in Online Banking on that device.	3 months	HTTP Cookie
sti	progress.ie	Stores the user session timeout information in Online Banking.	Session	HTTP Cookie

### Third Party Advertising Cookie (Marketing Cookie) (11)

Marketing cookies are set by external advertisers to learn about a website visitor's overall online behaviours, such as websites they frequently visit, purchases, and interests that they have shown on various websites. It allows internet advertisers to provide targeted advertising content based on user profiles.

Name	Provider	Purpose	Expiry	Type
NID	<u>Google</u>	Registers a unique ID that identifies a returning user's device. The ID is used for targeted ads.	6 months	HTTP Cookie
yt.innertube::nextId	<u>YouTube</u>	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.	Persistent	HTML Local Storage
yt.innertube::requests	<u>YouTube</u>	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.	Persistent	HTML Local Storage
ytidb::LAST_RESULT_ENTRY_KEY	<u>YouTube</u>	Stores the user's video player preferences using embedded YouTube video	Persistent	HTML Local Storage
yt-remote-cast-available	<u>YouTube</u>	Stores the user's video player preferences using embedded YouTube video	Session	HTML Local Storage
yt-remote-cast-installed	<u>YouTube</u>	Stores the user's video player preferences using embedded YouTube video	Session	HTML Local Storage
yt-remote-connected-devices	<u>YouTube</u>	Stores the user's video player preferences using embedded YouTube video	Persistent	HTML Local Storage
yt-remote-device-id	<u>YouTube</u>	Stores the user's video player preferences using embedded YouTube video	Persistent	HTML Local Storage
yt-remote-fast-check-period	<u>YouTube</u>	Stores the user's video player preferences using embedded YouTube video	Session	HTML Local Storage
yt-remote-session-app	<u>YouTube</u>	Stores the user's video player preferences using embedded YouTube video	Session	HTML Local Storage
yt-remote-session-name	<u>YouTube</u>	Stores the user's video player preferences using embedded YouTube video	Session	HTML Local Storage








### Web Statistics Cookie (1)

These are cookies gather analytics on the usage of our website including distinguishing unique users, remembering the number and time of previous visits, remembering traffic source information, and determining the start and end of a session.

Name	Provider	Purpose	Expiry	Type
vuid	<u>Vimeo</u>	Collects data on the user's visits to the website, such as which pages have been read.	2 Years	HTTP Cookie

## Your Rights

Irish legislation and the EU's General Data Protection Regulation gives individuals significant rights over how their personal data is collected and used. A summary of these rights is set out below. Further information can be found on the website of the Data Protection Commissioner ([www.dataprotection.ie](http://www.dataprotection.ie)).

	<ul style="list-style-type: none"> <li><b>To find out</b> whether we hold any of your personal data, <b>if we do, to request access</b> to that data that to be furnished a copy of that data. You are also entitled to request further information about the processing.</li> </ul>
	<ul style="list-style-type: none"> <li><b>Request correction</b> of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you rectified and kept as up to date and as accurate as possible.</li> </ul>
	<ul style="list-style-type: none"> <li><b>Request erasure</b> of your personal information. This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see below).</li> </ul>
	<ul style="list-style-type: none"> <li><b>Object to processing</b> of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal information for direct marketing purposes.</li> </ul>
	<ul style="list-style-type: none"> <li><b>Request the restriction of processing</b> of your personal information. You can ask us to suspend processing personal information about you, in certain circumstances.</li> </ul>
	<ul style="list-style-type: none"> <li>Where we are processing your data based solely on your consent <b>you have a right to withdraw that consent at any time and free of charge.</b></li> </ul>
	<ul style="list-style-type: none"> <li><b>Request that we:</b> a) <b>provide you with a copy of any relevant personal data in a reusable format; or b) request that we transfer your relevant personal data to another controller where it's technically feasible to do so.</b> <i>'Relevant personal data is personal data that: You have provided to us, or which is generated by your use of our service. Which is processed by automated means and where the basis that we process it is on your consent or on a contract that you have entered into with us.</i></li> </ul>

If you have any questions or queries, please feel free to contact the Data Protection Officer in Drogheda Credit Union who is there to help answer your questions and make sure your data is processed carefully and correctly.

You always have the right to seek advice and support from the **Data Protection Commissioner (DPC)** and make a complaint where you believe we have breached your rights in the processing of your data.

**Telephone: 01 7650100 / 1800437 737**  
**Web Form: <https://forms.dataprotection.ie/contact>**

**Postal Address: Data Protection Commissioner**  
**21 Fitzwilliam Square South, Dublin 2, D02 RD28**  
**Ireland**

**Please note that the above rights are not always absolute and there may be some limitations.**

You are free to submit a Subject Access Request to Drogheda Credit Union free of charge and within 30 days the Data Protection Officer will provide you with copies of your personal data which Drogheda Credit Union process and supporting information such as the source of your data, retention periods and who your data has been share with, if anyone. There is no charge and such a request.

If you want access and/ or copies of any of your personal data or if you want to review, verify, correct, or request erasure of your personal information, object to the processing of your personal data, or request that we send you or a third party a copy your relevant personal data in a reusable format please contact our Data Protection Officer in writing using their contact details above.

**There is no fee in using any of your above rights, unless your request for access is clearly unfounded or excessive.** We also reserve the right to refuse to comply with the request in such circumstances.

**We may need to verify your identity if we have reasonable doubts as to who you are.** This is another appropriate security measure to ensure that personal data is not disclosed to any person who has no right to receive it.

**Ensuring our information is up to date and accurate.** We want the service provided by us to meet your expectations at all times. Please help us by telling us straightaway if there are any changes to your personal information. If you wish to avail of either of these rights, please contact us at [info@droghedacu.ie](mailto:info@droghedacu.ie).