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[Website Disclaimer](#)

Although reasonable efforts have been made to ensure that electronic information on the Credit Union Department website is complete, accurate and timely, the Department does not represent that the information is complete, accurate and timely in all instances. The Department assumes no responsibility for the use of the information provided. Unless otherwise noted on an individual document, file, webpage or other website item, the Department grants permission to copy and distribute the information for noncommercial use, as long as the content remains unaltered. The Department specifically disclaims any and all liability for any claims or damages that may result from providing the website or the information it contains, including any websites maintained by third parties and linked to the Department website. The Department makes no effort to independently verify, and does not exert editorial control over, information on pages outside of the "cud.texas.gov" domain. The Department does not endorse any of the products, vendors, consultants, or documentation referenced in this website. Any mention of vendors, products, or services is for informational purposes only.

[Privacy and Security Policy](#)

The Credit Union Department, State of Texas maintains this

website as a public service. This policy describes CUD's privacy and security practices regarding information collected from visitors to the site, including what information is collected and how that information is used. Please note that all information collected or maintained by CUD is subject to the provisions of the [Texas Public Information Act \(TGC 552\)](#). The email addresses of most members of the public who communicate with state agencies through the Internet is confidential under Texas law. Exceptions to confidentiality may be reviewed at [TGC 552.137](#). An individual who submits information in electronic format through this website is entitled, on request, to receive and review the information CUD collects about the individual, and to have CUD correct the information. [Contact CUD](#) with your request.

Use and Release of Information Cookies CUD uses persistent, first-party cookies to track and report visitor information and collect information via web-based forms (see Server Logs/Log Analysis Tools and Web-Based Forms, below). CUD does not implement third-party cookies. See CUD Website Cookies FAQ for instructions on how to disable or remove persistent cookies from your web browser.

Server logs/log analysis tools CUD uses persistent, first-party cookies, server logs, and log analysis tools to create summary statistics about website usage to improve site management. The statistics are used for purposes such as assessing what information is of most interest to users, determining technical design specifications, and identifying system performance or problem areas. CUD does not report or use this type of information in any manner that would reveal personally identifiable information, and does not release the information to any outside parties unless required to do so under applicable law. The following information is collected for this analysis:

- User/client hostname – hostname (or IP address, if DNS is disabled) of the user/client requesting access
- HTTP header, "user-agent" – type of browser used, the browser version, and the operating system it is running on
- HTTP header, "referrer" – page from which the user/client accessed the current page
- System date – date and

time of the user/client request • Full request – exact request the user/client made • Status – status code the server returned to the user/client • Content length – length, in bytes, of the document sent to the user/client • Method – Request method used • Uniform Resource Identifier (URI or URL) – location of a resource on the server • Query string of the URL – anything after the question mark in a URL • Protocol – transport protocol and version used

CUD monitors network traffic for site security purposes and to ensure that the site remains available to all users. Unauthorized attempts to upload information, change information on this site, or otherwise cause damage are strictly prohibited and may be punishable under Texas Penal Code Chapters 33 (Computer Crimes) or 33A (Telecommunications Crimes). Except as may be required for authorized law enforcement investigations, no attempts are made to identify individual users or their usage habits. CUD does not use raw data logs for any other purposes; however, it is possible that parts of raw data logs could be determined to be Open Records by the Office of the Attorney General. If such a determination were made subsequent to a Public Information Act request for the logs, CUD would be required to disclose parts of the logs deemed open by the Office of the Attorney General.

Web-based forms The CUD website uses persistent, first-party cookies with web-based forms such as the Contact form, Complaint form and Credit Union Feedback form. Each web-based form contains a link to Website Policies, including the Privacy and Security Policy. To the extent personally identifiable information is collected, CUD will adhere to all statutory requirements in protecting citizen data.

Email State agencies may not sell or release the email addresses of most members of the public that have been provided to communicate electronically with a government body without the affirmative consent of the affected member of the public. Exemptions to this confidentiality may be reviewed at [TGC 552.137](#). Personally identifiable information contained in a question or comment sent to CUD in an email message or submitted in an online form

is only used by CUD to respond to the request and to analyze trends. To the extent necessary and appropriate, CUD may redirect the message to another government agency or government employee who is in a better position to answer the question. **For additional information** If you have questions or comments about CUD's Privacy and Security Policy, please [contact us](#).

Link Policy

Links to the CUD Website Advance permission to link to CUD's website(s) is not necessary; however, be aware that CUD subpages may change at any time without notice. Entities and individuals linking to the CUD website must continuously verify links to our subpages. Entities and individuals linking to the CUD website shall not capture CUD pages within frames, present CUD content as its own, or otherwise misrepresent CUD content. Furthermore, they shall not misinform users about the origin or ownership of CUD content. Certain information on the CUD website may be trademarked, service-marked, or otherwise protected as intellectual property. Protected intellectual property must be used in accordance with state and federal laws and must reflect the proper ownership of the intellectual property. Any link to the CUD website should be a full forward link that passes the client browser to CUD unencumbered. The "Back" button should return the visitor to original site if the visitor wishes to back out. **Links from the CUD Website** This section outlines the criteria and requirements that external websites must meet to have a link on the CUD website. It also details how links are accepted and removed from the CUD website. CUD reserves the right to link to external websites that it feels would provide a service or otherwise be of value to constituents. **Acceptance criteria** CUD links to federal, state, and local government websites that provide information and services of benefit to Texas citizens, Texas local government, and Texas state agencies. At its discretion, CUD will consider link requests to non-governmental websites

that contain information and/or services that further the purpose of CUD, including the websites of CUD-contracted vendors, relevant technology-related associations, and timely and relevant information technology (IT) publications. The CUD website is not a forum for public communication and debate. The criteria outlined in this section have been established to ensure that the CUD website remains a non-public forum. Every link request must undergo review to determine its relevance and appropriateness to the purpose of CUD. Links are approved for CUD based on the following criteria:

- The external website corresponds with the purpose of CUD.
- The site's content is appropriate with respect to the purpose of CUD.
- The site does not o exhibit hate, bias, discrimination, pornography, libelous or otherwise defamatory content; o advocate or promote the use of alcohol, tobacco, or currently illegal substances; o belong to or support a political affiliation; or o further the agenda of a political organization or candidate running for office.

CUD reserves the right to deny links if it determines that a website contains misleading or unsubstantiated claims, conflicts with the purpose of CUD, or does not meet one or more of the criteria set forth above. **Review process**

1. Email link requests to openrecords@tud.texas.gov indicating "Link Request" in the subject line. Each link request should address how the site meets the acceptance criteria outlined above.
2. The link request will be reviewed against the acceptance criteria set forth above. The decision of the CUD General Counsel is final as to whether the requesting site may have a link from CUD.
3. Approved sites must comply with the following conditions for link maintenance and may be required to enter into a written linking agreement with CUD.

Conditions for link maintenance To give superior customer service to citizens and businesses accessing governmental

information and services through CUD, we require that external websites linked from CUD meet the following conditions:

- The external site must provide the user with access to an email address and/or a customer service telephone number so that users may contact the site if there are problems with format, accuracy, timeliness, or payment processing.
- Linked sites should not excessively burden the CUD customer support system. If the site excessively burdens the CUD customer support system, CUD has discretion to take linked site off of the CUD website.
- When the user clicks on the external website link, he/she must have easy access back to CUD. One of two options can accomplish this:
 - A link to CUD can be established on the external website's main page.
 - The "Back" button returns the user to CUD.
- Linked sites must have a privacy and security policy accessible from their home page informing the user of what information is collected, how it is collected, and how it is used. CUD encourages linked sites to comply with industry-accepted accessibility standards to ensure that persons with disabilities may access these sites.
- Linked sites must [notify CUD](#) if the site to which CUD links becomes inaccurate or inactive.

Removal Process CUD reserves the right to remove links if it determines that a website contains misleading or unsubstantiated claims, conflicts with the purpose of CUD, or does not meet one or more of the criteria set forth above. Links from CUD will be reviewed regularly and may be removed for the following reasons:

- The link no longer points to the original information or resource to which it was intended to point.
- The website pointed to by the link contains inaccurate or misleading information or has changed such that it is no longer in compliance with the acceptance criteria.
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The website pointed to by the link violates the conditions for link maintenance. • Access to the information has become difficult due to non-standard formatting, lengthy download times, or intrusive advertising. • The link is permanently unreachable or remains unavailable for a lengthy period. • The external website fails to comply with the written linking agreement, if any. The decision of the CUD General Counsel is final as to whether a link is to be removed from CUD. **Contact Information** For questions and concerns regarding the linking policy, [email us](#).

[Accessibility Policy](#)

Accessibility and Accessibility Coordinator The Department has designated a staff member to act as the Accessibility Coordinator. The Accessibility Coordinator will monitor the agency's compliance with the American with Disabilities Act (ADA) and the Website accessibility Policy. Under the ADA the agency will accommodate special needs. Those requesting auxiliary aids, services, or materials in an alternate format should notify the Accessibility Coordinator, Credit Union Department, 914 East Anderson Lane, Austin Texas 78752, PHONE: (512) 837-9236, FAX: (512) 832-0278, Email: [accessibility@cud.texas.gov](mailto:accessibility@ cud.texas.gov), TDD/RELAY TEXAS: 1-800-relay-VV (for voice), 1-800-relay-TX (for TDD). For accommodations at a public meeting, contact the Accessibility Coordinator at least 5 working days prior to the meeting date. Website Accessibility It is the policy of the Credit Union Department that all information posted on the agency's Internet websites is accessible to all users and complies with the standards set forth in the Texas Administrative Code, Title 1, Part 10, Chapter 206. Texas Government Code Section 2054.134 requires the Department to ensure that its website is compatible with a wireless communication device and the three most commonly used Internet browsers as determined by the Texas Department of Information Resources. **Website Accessibility** It is the policy of the Credit Union Department that all information

posted on the agency's Internet websites is accessible to all users and complies with the standards set forth in the [Texas Administrative Code, Title 1, Part 10, Chapter 206](#). Texas Government Code Section 2054.134 requires the Department to ensure that its website is compatible with a wireless communication device and the three most commonly used Internet browsers as determined by the Texas Department of Information Resources. **Accessibility Coordinator** The Department has designated a staff member to act as the Accessibility Coordinator. The Accessibility Coordinator will monitor the agency's compliance with or write the Accessibility Coordinator at Credit Union Department Public Information Coordinator 914 East Anderson Lane Austin, TX 78752-1699

Testing and Validation of Web Pages The Accessibility Coordinator will test all agency web pages for compliance with accessibility requirements using tools and resources available from the Department of Information Resources.

Request for Accommodation The Credit Union Department shall make reasonable efforts to accommodate users of standards-compliant web browsers and assistive technology, including enabling software or assistive devices. A user who is unable to access information on a Credit Union Department web page may contact the [Accessibility Coordinator](#) to request that the Credit Union Department provide an alternate format or method to access the information. Please indicate the nature of your accessibility problem, the format in which you would like to receive the material, the Web address of the requested material and your contact information. **Governor's Committee on People with Disabilities** <http://www.governor.state.tx.us/disabilities/>

[Web Browsers](#)

The 3 most commonly used web browsers on the internet.

1. Chrome
2. Internet Explorer
3. Safari

Data gathered from analytics.usa.gov.

Website Cookies

Frequently Asked Questions

Does CUD use cookies? Yes, as noted in the Privacy and Security Policy, CUD does use persistent, first-party cookies to track and report visitor information and collect information via web-based forms. DIR does not implement third-party cookies. **What are cookies?** Cookies are information that is transferred from a website to your computer through the web browser. There are three types of cookies:

- Persistent Cookie – Cookie remains on your computer after the web browser is closed.
- Session Cookie – Cookie is removed from your computer after the web browser is closed.
- Flash Cookie – Persistent cookie used by Adobe Flash.

Where do cookies come from? Cookies come from either first-party or third-party sources.

- First-party Cookie – A cookie downloaded to your computer directly from the website you are visiting. For instance, CUD may download a cookie to your machine when you voluntarily submit information via a web-based form for online registrations or in response to a survey.
- Third-party Cookie – A cookie downloaded to your computer from a website other than the website you are visiting. Third-party cookies are often used to deliver advertising. CUD does not implement third-party cookies on its websites.

How can cookies be managed on Mozilla Firefox? Firefox includes built-in tools for managing persistent cookies. Optional add-ons are available for managing both Flash and persistent cookies. Go to Tools->Add-ons to display the Add-ons dialog box. This dialog includes a search tool for listing available add-ons. To delete existing cookies select Tools->Clear Recent History. In the Clear Recent History dialog box, check Cookies then select the Clear Now button. To manage future cookies select Tools->Options. In the Options dialog box select Privacy (top section of the dialog) and uncheck both “Accept cookies from

sites” and “Accept third-party cookies.” The Privacy page within the Options dialog includes a button titled Show Cookies, which lists every cookie currently installed on your computer and includes buttons for managing cookie installation. **How can cookies be managed on Internet Explorer?** Internet Explorer (IE) includes built-in tools for managing persistent cookies. Select Tools->Internet Options. In the Internet Options dialog box, select the Privacy tab. This page includes a slider bar that provides six options for various levels of cookie management for all websites: Block All Cookies, High, Medium, Low, and Accept All Cookies. Select the appropriate level for desired cookie management. Specific websites can be uniquely managed by selecting the Sites button. The Advanced button will override existing cookie management. See Restricting Flash Cookies (below) for information on managing Flash cookies on IE. **How can cookies be managed on Safari?** Select Safari->Preferences. In the Preferences dialog box, select Security. In the Accept Cookies section, choose the desired method for Safari to process cookies. **How can Adobe Flash cookies be restricted?** Use the Global Privacy Settings panel from the Adobe Flash Player Settings Manager website to manage the installation of Flash cookies. The Global Privacy Settings panel is a tool for managing cookie installation and other privacy settings.