

Cookie Policy

Credit First National Association (“CFNA”, “we” or “us”) is the controller and administrator of this site (the “Website”). We are using cookies to continuously improve Website visitors’ experience.

Cookies can directly enhance such experience (*e.g.*, trust this device cookie and other specific settings) or may even be necessary to properly and legally perform services that you request (*e.g.*, by remembering your selection of cookies settings). In addition, certain cookies provide us with statistical information about the use of the Website, thus indirectly supporting it to better meet your preferences by adapting accordingly. Cookies may also allow you to use certain additional features included in the Website (*e.g.*, by designed applications accessible through the Website).

We recommend that you read this Cookie Policy along with our Privacy Policy.

What exactly are cookies?

Cookies are small text files that your browser installs on your computer or other devices that enable the Website to recognize it upon your visit. Cookies consists of a unique number and can hence distinguish your device from others, although you remain unnamed.

With the help of cookies, we can identify the most popular sections of the Website, since they allow us to know which pages are visited and how much time visitors spend browsing the site. On the basis of this aggregated data, we can adjust the Website to better reflect visitor preferences and offer a more customer-oriented experience.

What types of cookies may we use?

Cookies usually have an expiration time. We may use two types of cookies on our websites - "**session cookies**" and "**persistent cookies**".

Session cookies are temporary and remain on your device only as long as you browse the Website. Persistent cookies remain on your device after your browsing session is over.

Persistent cookies remain on your computer, tablet, smartphone, or other device, even after you have closed your browser or mobile app. These cookies allow us to recognize you if you visit our Website or use our mobile app at a later time. Persistent cookies remain on your device until their expiration time is reached, until a new version of the cookie is installed, or until you delete them yourself via your browser or mobile app settings.

Cookies may be divided into "**first-party cookies**" and "**third-party cookies**".

First-party cookies are placed on the Website directly by us to enable regular browsing, enhance its functionality, or meet legal requirements.

Third-party cookies are cookies that are placed on the Website by third parties chosen by us to support some of the Website’s functionalities.

First, we use cookies for **functional purposes**. This means that these cookies are necessary for the proper functioning of our Websites. Necessary cookies are required for our Website to work correctly, and functional cookies are intended to have your visit take place as smoothly as possible.

In addition, we use cookies for **analytical purposes**. These cookies collect information about the technical data of the exchange or regarding the use of the Website to improve how it works. We do not use the data we collect for other purposes other than analytics.

Type of Cookie	Why?	How do they affect your privacy?
Necessary Cookies	These cookies are necessary for the Website to function properly. They make it possible to navigate the Website and use its features.	These cookies are applied automatically for the time of each session or for longer periods – depending on their purpose. As they are necessary to enable your browsing of the Website in a regular way or to meet legal criteria, you cannot disable them. If you prefer these cookies to not be installed on your device, you can stop your Website visit at any time.
Functional Cookies	These cookies register choices made by you in dedicated areas where you give us your personal data.	The information these cookies collect may include technical information that is processed in connection with your visit and is linked to your device, although you remain unnamed. Sometimes, these cookies may be set to remember personally identifiable information that you have disclosed, such as your username.
Analytics Cookies	These cookies are third-party cookies (e.g. Google Analytics) that help the Website to understand how their visitors engage with the Website (e.g. to identify how the visitors reached the Website, what is the operating system and browser type used by visitors, the time and duration of the visit, which pages are being visited, age, gender and interests of the visitors etc.).	The information these cookies collect are not linked to identifiable or identified persons and are mainly used for statistical purposes. They will allow us to better tailor the Website and its applications to the various needs and wishes of its visitors.
Marketing Cookies (e.g. Google)	These cookies are third-party cookies that we decided to place on the Website in order to enhance its functionality.	These cookies are usually connected to your personal device.

Objection and your rights

We cannot interfere with your browser cookie settings, and we cannot disable for you the cookies you first consented to install or that are necessary to be installed in order to allow you to browse the Website. Nevertheless, you can always change your browser settings to delete or prevent various types of Cookies from being stored on your device in the future without your further intervention.

The 'help' section in your browser should provide information on how to manage your cookie settings directly in your browser. Find out how this works for your browser here:

Internet Explorer: <https://support.microsoft.com/en-us/help/17442/windows-internet-explorer-delete-manage-cookies>

Mozilla Firefox: <http://support.mozilla.com/en-US/kb/Cookies>

Google Chrome: <http://www.google.com/support/chrome/bin/answer.py?hl=en&answer=95647>

Safari: <http://support.apple.com/kb/PH5042>

Opera: <http://www.opera.com/browser/tutorials/security/privacy/>

What if this Cookie Policy changes?

We may update this policy at any time. If we do this, it will be highlighted on the Website and/or brand pages, so that you are aware of the need to check it again. No change will lead to limitation of your rights under applicable law.

Third-Party recipients and processors

We don't exchange cookies with websites of third parties or external suppliers of data, with the exception of third parties working directly with us and who are bound by necessary contractual clauses to keep any information safe and confidential.

Although we may use information collected via third-party cookies, please note that all third-party cookies are managed by its providers in accordance with their policies.

Consult the cookies used

To be able to see the exact list of what cookies we use, for how long these are active, when they expire, their domain and/or name, you can consult the settings in your web browser.

Here is a quick guide explaining how to do so per browser:

<https://www.wikihow.com/View-Cookies>