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Eglin Federal Credit Union Online Privacy Policy

1. INTRODUCTION

Eglin Federal Credit Union (hereinafter, "Eglin Federal Credit Union" or "EFCU," "we," "us," or "our"), created this Online Privacy Policy (referred to as "privacy policy" or "policy") to demonstrate our firm commitment to your privacy and protection of your information. This covers how Eglin Federal Credit Union manages personal information that you submit, we collect and receive on our Digital Platforms and channels, together with any other Digital Platforms and related mobile applications owned, operated or controlled by us (referred to herein individually and collectively as the "Digital Platform") and related to your use of our web services and mobile applications (hereinafter collectively, "Services"). We provide the Digital Platform and our products and Services to you subject to the following conditions in this Privacy Policy.

BY VISITING THE DIGITAL PLATFORM AND UTILIZING SERVICES YOU ACKNOWLEDGE AND AGREE THAT YOU HAVE READ THIS PRIVACY POLICY AND AGREE TO THE COLLECTION, USE AND OTHER PROCESSING OF YOUR INFORMATION IN ACCORDANCE WITH THE PRACTICES DESCRIBED IN THIS PRIVACY POLICY. IF YOU DO NOT AGREE TO ALL OF THE TERMS, CONDITIONS AND PRACTICES SET FORTH HEREIN, DO NOT ACCESS THE DIGITAL PLATFORMS OR SERVICES.

2. INFORMATION COLLECTION AND USAGE

The types of nonpublic personal information that we may collect depends on which of our Services you are utilizing. We may collect the following types of information:

- Information we receive from you on applications, forms and in other communications to us, including but not limited to, identification information such as name, street address, e-mail address(es), and phone number(s).
- Information pertaining to your transactions with us, our affiliates and others.
- Information obtained when verifying your registration when using our Services, including but not limited to, username, password, and secret questions and secret answers for resetting passwords.
- Information from your browser or mobile device, including but not limited to: Internet Protocol address, type of mobile device, mobile operating system, browser type, pages you visit and the information you request, and the date and time of your access.
- E-mails or other communications sent to us by you.

Geolocation Information

- The CardControls App periodically collects, transmits, and uses geolocation information to enable features that prevent fraudulent card use and send alerts, but only if the End User expressly authorizes collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the Services are being used or not at all, depending on the End User's selection. End Users can change their location permissions at any time in their device settings.

Eglin Federal Credit Union uses the above-listed information, only as permitted by law, including for the following purposes:

- To complete transactions and provide the Services authorized by you.
- For general business purposes, including but not limited to, to diagnose problems with the Digital Platform or Services, to send you information about your account services, to notify you of new products or applications being released, to prevent fraud and unauthorized transactions, to verify your identity, to determine and confirm your transaction limits, to perform collections, to comply with laws and regulations, to protect the personal safety of subscribers or the public, to prevent and defend claims, to resolve disputes, to troubleshoot problems, to analyze our products and services, to enforce Terms and Conditions for our Services, to protect our rights and property, and to customize, measure, and improve our Services.

3. INFORMATION SHARING AND DISCLOSURE

We may share your information in the following limited circumstances:

- When your consent is expressly provided.
- With companies that assist us in administering and bringing you our Services. The information shared with these companies typically includes information to process transactions on your behalf, conduct our operations, follow your instructions as you authorize, or protect the security of our financial records. These companies may include credit, product development, and data processing vendors.
- With other financial institutions, such as member credit unions. The information shared with these financial institutions typically includes information to verify accounts, confirm transactions, and to coordinate and improve the Services provided to you.
- Information gathered using Tracking Technologies (defined below), web server log files and tracking code, and information we receive through the use of these Tracking Technologies to analyze trends, administer Digital Platform and Services, track users' movements, and gather broad demographic information for aggregate use. Information of this type may be combined with other sources of information for these purposes. This allows us to recognize your needs and continue to make the improvements that are important to you and our members.

Generally, we do not disclose your personal information to third parties except if you consent to such disclosure or as described in this privacy policy. There are other situations when we may disclose to third parties your personally identifiable information, when permitted or required by law, such as in response to legal process, or when required by government entities, or when you have requested us to share information about you with a third party. We may, but are under no obligation to, keep information we collect indefinitely.

We reserve and have the right to disclose any information about you or your use of this Digital Platform or Services without your prior permission if we have a good faith belief that such action is necessary to: (i) protect and defend our rights, property or safety or that of those of our affiliates, other users of this Digital Platform, or the public; (ii) enforce Terms and Conditions or other terms for the Digital Platform; or (iii) respond to claims that any content violates any law or the rights of third parties. We may also disclose information as we deem necessary to satisfy any applicable law, regulation, legal process or governmental request.

4. HOW WE PROTECT YOUR PERSONAL INFORMATION

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Eglin Federal regularly monitors and tests security systems, trains employees, and makes necessary enhancements that conform to industry standards.

This Digital Platform and Services utilize industry-standard encryption of potentially sensitive information while in transit to us. No security system is impenetrable. We cannot guarantee the security of our Digital Platform or databases, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the Internet. We ask that you do your part by maintaining any usernames and passwords you use to access the Internet or this Digital Platform strictly confidential and connecting to us from secured locations.

5. COOKIES AND OTHER TRACKING TECHNOLOGIES

Every time you come to the Digital Platform, our Digital Platform's web server automatically collects, and we may use, your cookies, web beacons, and other similar tracking technologies (collectively "Tracking Technologies") to collect "non-personal" information as you browse our Digital Platform. Generally, your email address and all other personal information is collected only when you voluntarily provide that data.

Some of these Tracking Technologies may be placed by third party service providers to help determine the effectiveness of our advertising campaigns or email communications. The use of Tracking Technologies by third party service providers is within their control and not ours. We do not control their Digital Platforms or their policies and practices regarding your information, and you should be aware that different rules might apply to the collection, use or disclosure of your information by third parties in connection with their advertisements or promotions and other sites you encounter on the Internet. This Privacy Policy does not cover any use of information that a third party service provider may directly collect from you, and we do not undertake to confirm, investigate, or police their practices.

Using these Tracking Technologies is a standard practice on the Internet. If you do not want a cookie placed on your computer as a result of using the Digital Platform, you may disable cookies altogether by setting your browser or third party software to reject cookies. If you reject the cookie, you may be unable to use portions of our Digital Platform that require registration, some pages of

the Digital Platform might not function properly, and the Digital Platform experience will not be capable of being tailored to you from visit to visit. Please consult your web browser's documentation for more information about how to turn cookies on and off for your browser. Cookies are placed on your computer, and accordingly we neither store cookies on our computers nor forward them to any external parties.

6. WEB BROWSER DO NOT TRACK SIGNALS

We currently do not respond to web browser "do not track" signals.

7. MODIFYING YOUR PERSONAL INFORMATION

You may access and modify your personal information at any time by logging into your account via our Digital Platform and clicking the My Profile tab, or by using one of our mobile applications. If you request the deactivation or change of information on our system, such information may be retained in our backup systems for a period of time due to technology restrictions or as a precaution against systems failures. Some information may be retained for longer periods as provided in this Privacy Policy, required by law or otherwise.

8. CHILDREN

The Digital Platform is not directed toward children under the age of thirteen, and we do not knowingly collect any personal information from children under the age of thirteen. If a child provided this Digital Platform with personal information, we ask that a parent or guardian send us a written request to the address listed below and we will promptly delete the child's information from our records.

9. PRIVACY POLICY CHANGES

Eglin Federal Credit Union is always improving our Services. As our Services evolve, we may update or amend this Privacy Policy. If we modify this Privacy Policy, we will post the revised Privacy Policy at the Eglin Federal Credit Union Website. The revised Privacy Policy will be effective immediately at the time of posting, unless a later effective date is expressly stated therein. We will also revise the "Last updated" date stated below. It is your responsibility to periodically review this Privacy Policy. Users are bound by any changes to this Privacy Policy by using our Services after such changes have been first posted. If you do not agree to the new posted Privacy Policy, your only remedy is to discontinue use of the Digital Platform or Services.

10. CONTACT INFORMATION

If you have any questions regarding this Privacy Policy, you may [Contact Us](#) through our Digital Platform or via the information provided below:

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