

# Mobile Banking Privacy Policy

This Mobile Banking Privacy Policy informs you of Member One Federal Credit Union's policies and practices regarding the collection, use, and disclosure of any personal information that we and our service providers collect from or about you in connection with our Mobile Banking app.

## Member One Federal Credit Union's Mobile Banking App

Member One Federal Credit Union's Mobile Banking app is available for download from the Apple® App Store, Google™ Play Store, and Amazon Appstore. The Mobile Banking app allows you to manage your accounts through your smartphone, tablet, or other mobile device, making it easy to manage your finances on the go. Your Member One Federal Credit Union's Online Banking username and password are required to access Mobile Banking.

After authentication, our Mobile Banking app allows you to:

- Deposit checks
- Check your balances
- Manage your accounts
- Transfer funds between eligible accounts
- Pay bills and enter or delete payees
- Find a branch, ATM, or Credit Union service center
- Get up-to-date Member One information
- Learn about new and exciting promotions
- Contact us

Our Mobile Banking app may contain display ads, native ads, or banner ads from Member One itself but never from third-party providers.

## Secure Transmissions

To ensure information remains confidential, Member One Federal Credit Union uses encryption technology such as Secure Socket Layer (SSL) or Hypertext Transfer Protocol Secure (HTTPS) to protect information you enter and submit from our Mobile Banking app. Our app never publicly discloses any personal or sensitive user data related to financial or payment activities or any government identification numbers.

## Information We Collect Through the App

Personal and sensitive user app data collected includes, but isn't limited to, personally identifiable information, financial and payment information, authentication information, biometric information, phone book, contacts, device location, SMS and call related data, microphone, camera, and other sensitive device or usage data. As with information we collect through other means, we limit our access, collection, use, and sharing of personal or sensitive data acquired through our apps to purposes directly related to providing and improving the features and functionality of our apps and fulfilling your requests.

User data that we collect as part of the Mobile Banking app functionality may include:

- User ID
- Device ID
- Name
- Usage data
- Purchase history
- Payment information
- Credit information
- Physical address
- Email address
- Phone number
- Other user contact information (i.e., any other information that can be used to contact you outside of the app).
- User content such as email or text messages, photos or videos, and customer support.
- User data collected that is not linked to you includes location.

### Personal Information You Provide Us

- We may collect personal information from you such as your first and last name, mailing address, email address, phone number, and social security number when you create an account.
- We will collect the financial and transaction information necessary to provide you with the Mobile Banking Services including account numbers, payment card expiration date, payment card identification, verification numbers, and transaction and payment history.
- If you provide feedback or contact us via email, we will collect your name and email address as well as any other content included in the email in order to send you a reply.
- We also collect other types of personal information that you provide voluntarily such as any information requested by us if you contact us via email regarding support for the Mobile Banking Services.

### Your Permission

The Mobile Banking app requests access to information stored on your device such as location, camera, contacts, or other features to enrich and simplify your user experience, improve our services, and provide security to protect your account. It is important for you to understand that before granting access, you are prompted to grant your permission and if you do not wish to grant that permission, you may decline. Your permissions can be updated in your device settings if you change your mind at a later time.

## Personal Information and Sensitive User Data Collected Via Technology

Some features in Mobile Banking may request access to data located on the device you use to access Mobile Banking. To ensure proper functionality, Member One Mobile prompts users to allow access to biometric information, data, phonebook, contacts, and location data. If access is not allowed, the feature requiring that data will not be fully functional.

We and our service providers may automatically log information about you, your smartphone, tablet, or other mobile device, and your interaction over time with our Mobile Banking services, our communications, and other online services such as:

- Device data such as your mobile device's operating system type and version, manufacturer and model, browser type, screen resolution, RAM and disk size, CPU usage, device type (e.g., phone, tablet), IP address, unique identifiers, language settings, mobile device carrier, radio/network information (e.g., Wi-Fi, LTE, 3G), and general location information (e.g., city, state, geographic area, etc.).
- Cookies which are text files that websites store on a visitor's device to uniquely identify the visitor's browser or to store information or settings in the browser for the purpose of helping you navigate between pages efficiently, remembering your preferences, enabling functionality, and helping us understand user activity and patterns.
- Local storage technologies such as HTML5 and Flash provide cookie-equivalent functionality but can store larger amounts of data including on your device outside of your browser in connection with specific applications.
- Web beacons (also known as pixel tags or clear GIFs) which are used to demonstrate that a webpage or email was accessed or opened, or that certain content was viewed or clicked.
- Location Information. If you have enabled location services on your mobile device and agree to the collection of your location when prompted by our Mobile Banking app, we will collect location data when you use Mobile Banking even when the app is closed or not in use; for example, to provide our fraud detection services. If you do not want us to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device.

## How We Use Your Information Collected in the App

### General Use

User data collected that is linked to you may be used by Member One Federal Credit Union for the following purposes:

- Facilitate the creation of your account and secure and maintain the account.
- Identify you as a legitimate Mobile Banking user.
- Provide improved administration of our Mobile Banking services.
- Provide services requested by you.
- Advertising and marketing to you and for product personalization.

- Performing analytics on your browsing history, product interaction, advertising data, purchase history, and other usage data.
- Improve the quality of experience when you interact with the Mobile Banking services.
- Performing diagnostics by reviewing crash data.

### Compliance and Protection

We may use your personal information to:

- Comply with applicable laws, lawful requests, and legal process such as to respond to subpoenas or requests from government authorities.
- Protect your rights, privacy, safety, or property and protect our rights and the rights of others.
- Audit our internal processes to ensure compliance with legal and contractual requirements and internal policies.
- Enforce the terms and conditions that govern our Mobile Banking service.
- Prevent, identify, investigate, and deter fraudulent, harmful, unauthorized, unethical, or illegal activity including cyberattacks and identity theft.

### Creation of Non-Identifiable Data

The app may create non-identifiable information data records from your personal information by excluding certain information that makes the information personally identifiable to you (e.g., your name). We may use this information in a form that does not personally identify you to analyze request patterns and usage patterns to enhance our products and services. We reserve the right to use and disclose non-identifiable information to third parties at our discretion.

### Sharing and Disclosure of Your Personal User Data

We may share information about you with companies that work for us to provide you with products and services that you've requested or already have with us. All outside companies and independent contractors with whom the Credit Union does business are subject to strict confidentiality agreements that restrict the use of your information. Your personal and sensitive information will not be sold or reused by these companies or independent contractors.

The Credit Union does not, and will not, sell or provide any member information to third parties including list services, telemarketing firms, or outside companies for independent use.

We may share your information with the following types of outside companies and independent contractors:

- Service providers under contract with Member One Federal Credit Union such as our Online Banking, Mobile Banking, and Bill Pay service providers.
- Financial service providers such as insurance companies and mortgage service companies.
- Non-financial companies such as consumer reporting agencies, data processors, check printers, companies that prepare account statements, plastic card processors, direct marketers, and government agencies.

- We may also disclose user data to credit bureaus and similar organizations and as permitted or required by law.

## Your Choices Regarding Your Information

You have several choices regarding your information.

### How We Respond to Do Not Track Signals.

Some web browsers transmit “do not track” signals to the websites and other online services with which your web browser communicates. There is currently no standard that governs what if anything should be done when these signals are received. We currently do not act in response to these signals. If a standard is established, we may revise our policy regarding responding to these signals.

### Access, Update, or Correct Your Information

You can access, update, or correct your information by changing preferences in your account. For additional requests, please contact us at 800.666.8811.

### Opting Out of Email or SMS Communications

If you provide your phone number through the app, we may send you notifications by SMS such as a fraud alert. You may opt out of SMS communications by unlinking your mobile phone number through the app.

## Safeguards and Retention

We implement reasonable administrative, technical, and physical measures in an effort to safeguard the information in our custody and control against theft, loss, and unauthorized access, use, modification, and disclosure.

Information collected through Mobile Banking is only kept for the minimum retention time required for business, legal, and regulatory purposes.

## Links to Other Sites

The app may contain links to third-party websites. When you click on a link to any other website or location, you leave the app and go to another site, and another entity may collect personal and/or anonymous information from you. The app’s provision of a link to any other website or location is for your convenience and does not signify our endorsement of such other website or location or its contents. We have no control over, do not review, and cannot be responsible for these outside websites or their content. Please be aware that this Mobile Banking Privacy Policy does not apply to and we cannot control the activities of other vendor links or websites. We encourage you to read the privacy policy of every website you visit.

## Cookies and Web Beacons

Our Mobile Banking app uses cookies to store information about users’ preferences, identify the mobile device being used for access, and record user-specific information.

If you wish to disable cookies, you may do so through the settings on your mobile device. More detailed information about cookie management with specific web browsers can be found at the browsers' respective websites.

## Log Files

Like many apps, our apps make use of log files. The information inside the log files includes Internet protocol (IP) addresses, browser type, Internet Service Provider (ISP), date/time stamp, and referring/exit pages. This information is used to analyze trends, administer the app, track user's movement, and gather demographic information. IP addresses, and other such information that is not linked to any information that is personally identifiable.

## Mobile Banking Privacy Policy Applicability

This Mobile Banking Privacy Policy only applies to our Mobile Banking app and regarding information shared and/or collected there; it does not apply to any information collected via any other channel. What Member One does with members' sensitive information outside of Mobile Banking is disclosed in our full Privacy Policy available at account opening, on our website, or by contacting Member One FCU at 800.666.8811.

## Children's Online Privacy

Member One Federal Credit Union's Mobile Banking services are not directed to children under the age of 13, nor is information knowingly collected from them through the Mobile Banking app. If a child under 13 submits personal information to us through the app and we learn that the personal information is the information of a child under 13, we will delete the information as soon as possible.

## Marketing Communications

We may contact you with information you requested, product offerings, promotions, special offers, or communications that we believe may benefit you. We consider your acceptance of this privacy notice as your acceptance of our offer to send you these communications. You may opt out of such communications at any time by following the opt-out instructions provided in the emails or by calling 800.666.8811.

## Questions

This Mobile Banking Privacy Policy was last updated on **March 1, 2024**. Should we update, amend, or make any changes to our Mobile Banking Privacy Policy, those changes will be posted here. If you require any additional information or have any questions about our Mobile Banking Privacy Policy, please feel free to **contact us here** or by calling 800.666.8811.