



U.S. Employees Credit Union

Online Privacy and Security Policy

Implementation Date: March 11, 2009

Revised: October 29, 2024

U.S. Employees Credit Union (USECU) recognizes the importance of protecting our member's private and financial information. This Privacy and Security Policy is intended to inform you how your credit union treats information that you provide to us through our web site. Any use of myusecu.org or online.useemployees.org (our Home Banking domain name) constitutes your consent to this Policy. We reserve the right to change this Policy at any time.

Browsing: USECU does collect personal identifying information about visitors to myusecu.org or online.useemployees.org(cookies). The information we collect pertaining to cookies enables our members to securely access their account information through the use of their browsers. Our servers also collect standard, non-identifying information, such as date and time visited, IP address, city, state, and country. This information is used to compile standard statistics on our site usage and to enable secure browsing of your account.

Occasionally, myusecu.org or online.useemployees.org may contain hyperlinks to sites commonly referred to as third party websites. USECU does not provide, and is not responsible for, the product, service, or overall website content available at a third-party site. USECU neither endorses the information, content, presentation, or accuracy nor makes any warranty, expressed or implied, regarding any external site.

Firewalls and Timeout: Our online services use firewalls and various levels of encryption to protect your account information. To verify your session is secure, look for https in the URL address line, and a secure symbol (a closed padlock) on the status bar of your browser. To provide additional protection, we have installed a timeout feature within our Home Banking platform. This feature automatically logs you out of your account session after a certain period of time.

email: Various parts of myusecu.org or online.useemployees.org allows you to submit information to us via email. When you send an email to USECU, we will retain the content of your email address for our records. We will use personal information provided to us via email as appropriate in the normal course of our business to provide the products and services that you request. We will not disclose information to third parties concerning your account with us,

except: (a) when such disclosure is necessary to complete the transactions you request; (b) to verify the existence and condition of your account for a third party (such as a credit bureau) as is permitted by law; (c) to comply with government agencies or court orders; or (d) when you give us your written authorization.

Confidentiality: In order to assure our members of their privacy and confidentiality of their personal financial information, USECU has adopted the following practices and procedures:

Information We Collect - From time to time, we may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions and credit card usage.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying data you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

Information We May Disclose - We will only disclose information we collect, (as described above), under circumstances as permitted or required by law. These disclosures typically include information necessary to process transactions on your behalf, conduct USECU operations, to follow instructions as you authorize, or protect the security of our financial records.

We may also disclose all or some of the information we collect (as described above) to companies that perform marketing or other services on our behalf or to other financial institutions with which we have a joint marketing agreement. IN ORDER TO PROTECT YOUR PRIVACY, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We DO NOT permit these companies to sell member information we provide to other third parties.

If you close your membership with USECU, we will not share information we have collected about you, except as permitted or required by law.

Security: We restrict access to nonpublic personal information about you to employees and officials who need to know that information to provide products or services to you. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal and state regulation to safeguard your nonpublic personal information.