

Privacy Notice

Effective June 1, 2020

This Privacy Notice (“Notice”) describes how United Federal Credit Union (“United”, “we”, “our”, “us”) collects, uses and shares the personal information we process, particularly information subject to privacy rules and regulations, and describes the choices available to those whose personal information falls within the scope of this Notice (“you”, “your”). The terms outlined in this Notice is intended to supplement United’s Privacy Policy, available at <http://unitedfcu.com/privacy>. To understand our privacy practices, you should refer to our Privacy Policy and this Notice. The information in this notice is intended to provide you notice of various rights you may have.

This Privacy notice is not intended to apply to Personal Information (as defined below) we collect about our employees, applicants for employment, or contractors in the employment context.

“Personal Information” means information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household that is processed by United in the course of our business, including United branches, website, mobile application, and other online or offline offerings (together or individually, the “Services”).

What Personal Information United Collects

The table below identifies the categories of Personal Information we collect as well as examples of Personal Information in such categories.

Category	Examples of Personal Information in this Category
Identifiers	Name, email address, mailing address, phone number, physical characteristics, birthday, location
Characteristics of protected classifications	Age, gender, social security number, account name, driver’s license number, passport number
Commercial information	Records of personal property information, products or services purchased, or other purchasing or consuming histories or tendencies
Internet or other electronic network activity	Internet protocol (IP) address, cookie identifiers, mobile carrier, mobile advertising identifiers, MAC address, IMEI, Advertiser ID, and other device identifiers that are automatically assigned to your computer or device when you access the Internet, browser type and language, geo-location information, hardware type, operating system, Internet service provider, pages that you visit before and after using the Services, the date and time of your visit, the amount of time you spend on each page, information about the links you click and pages you view within the Services, and other actions taken through use of the Services such as preferences
Geolocation data	IP address, GPS location, longitude/latitude, city, county, zip code and region, and your location and your smart device’s proximity to united branches, Bluetooth networks and/or other proximity systems
Professional information	Company name and title
Inferences drawn from any of the above information categories	Inferenced about any of the examples of Personal Information in any of the above categories

The sources of the Personal Information we collect above include Personal Information that you directly provide to us (for example, on our website or in our Application, in our branches, or by telephone), Personal Information that we gather from the devices you use to access our Services (for example, website, mobile telephone, or in our Application), and Personal Information that we generate internally (for example, we may generate identifiers internally that we associate with you). The business purpose of collecting this information is to provide you service which you have requested or information requested by you or for a purpose you expressly authorize.

What Personal Information We Share

The Privacy Policy and this Notice describe the categories of third parties with whom we share Personal Information. In the last 12 months, we have disclosed categories of Personal Information as described in the Privacy Policy and this Notice with third party service providers (such as payment service providers, shipping companies, etc.) to perform business services on behalf of United to comply with the Gramm-Leach-Bliley Act ("GLBA").

We currently do not "sell" your information and have not "sold" information in the preceding twelve (12) months. United shares and exchanges information for direct marketing purposes in accordance with our Privacy Policy. However, United respects and understands that you may still want to ensure your Personal Information is not sold or shared/exchanged. Therefore, if you would still like to proceed with a "do not sell my personal information" request, we ask that you fill out the mail in form included in the Privacy Policy.

Your Control

United would like to provide you certain abilities to control your information, such as:

- **Access to Personal Information.** You may receive the specific pieces of your Personal Information we have collected in the 12 months preceding your request.
- **Data portability.** You may receive a copy of your electronic Personal Information in a readily-usable format.
- **Knowledge.** You may receive information regarding the categories of Personal Information we collected, the sources from which we collected Personal Information, the purposes for which we collected and shared Personal Information, the categories of Personal Information that we sold and the categories of third parties to whom the Personal Information was sold (if any), and the categories of Personal Information that we disclosed for a business purpose in the 12 months preceding your request.
- **Deletion.** You may request that we delete certain Personal Information that we have collected from you. We will use commercially reasonable efforts to honor your request, in compliance with applicable laws. Please note, however, that we may need to keep such information, such as for our legitimate business purposes or as required to comply with applicable law.
- **Opt-out of certain sharing with third parties.** You may direct us to stop disclosing your Personal Information to third parties for monetary or other valuable consideration. We currently do not "sell" your information.
- **Right of Rectification.** If you should become aware that personal information concerning yourself which United holds is inaccurate you may contact us and we will make reasonable efforts to correct the inaccurate information.

- **Period of Data Retention.** You may receive information regarding the estimated period of time for which persona data will be stored, or, if this hasn't been decided the criteria that will be used to determine the period of retention.

You may freely exercise these abilities without fear of being denied goods or services. We may, however, provide a different level of service or charge a different rate reasonably relating to the value of your personal information.

If you would like to exercise one of your abilities concerning Personal Information detailed above, please complete the mail in form provided in the Privacy Policy or contact us at united@unitedfcu.com or 888-982-1400. Upon submission of your request, we will take steps to verify your identity. We will work to process all verified requests to know within one month of the request. If we need an extension in order to process your request, we will reach out to you.

We will verify the requests we receive from you when you exercise certain of the controls listed above. We (or third parties we engage to assist us) may ask you to provide certain information to us in order for us to verify the request. You may also have a right to designate an authorized agent to make a request or exercise one of your enumerated rights. If you wish to designate an authorized agent, United requires a valid power of attorney with express powers to exercise your rights under all applicable privacy laws.