

FACTS

WHAT DOES Jefferson Credit Union DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Checking Account and credit card or other debit information
- Credit History and Payment History

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Jefferson Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Jefferson Credit Union Share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions?

Call 205-325-5683 or go to JeffersonCreditUnion.org

Who we are

Who is providing this notice?

Jefferson Credit Union

What we do

How does Jefferson Credit Union protect my 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.

How does Jefferson Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- file an insurance claim or provide employment information
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Jefferson Credit Union has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Including insurance companies, government agencies, plastic card processors, financial statement printers, mortgage companies, consumer reporting, data processors, check/share draft printers.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include: CUNA Mutual Group's MEMBERCONNECT*

Other important information



WEBSITE PRIVACY POLICY

Jefferson Credit Union (“us”, “we”, or “our”) operates the [https:// jeffersoncreditunion.org](https://jeffersoncreditunion.org) website (hereinafter referred to as the «Service»). This page informs you of our policies regarding the collection, use and disclosure of personal data when you use our Service and the choices you have associated with that data. We use your data to provide and improve the Service. By using the Service, you agree to the collection and use of information in accordance with this policy.

Definitions	
Service	Service is the https:// jeffersoncreditunion.org/ website operated by Jefferson Credit Union.
Personal Data	Personal Data means data about a living individual who can be identified from those data (or from those and other information either in our possession or likely to come into our possession).
Usage Data	Usage Data is data collected automatically either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit).
Cookies	Cookies are small files stored on your device (computer or mobile device).

Information Collection and Use

We collect several different types of information for various purposes to provide and improve our Service to you.

Types of Data Collected	
Usage Data	We may also collect information on how the Service is accessed and used (“Usage Data”). This Usage Data may include information such as your computer’s Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.
Tracking & Cookies Data	<p>We use cookies and similar tracking technologies to track the activity on our Service and we hold certain information.</p> <p>Cookies are files with a small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Other tracking technologies are also used such as beacons, tags and scripts to collect and track information and to improve and analyze our Service.</p> <p>You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service.</p> <p>Examples of Cookies we use:</p> <ul style="list-style-type: none">■ Session Cookies. We use Session Cookies to operate our Service.■ Preference Cookies. We use Preference Cookies to remember your preferences and various settings.■ Security Cookies. We use Security Cookies for security purposes.

Use of Data

Jefferson Credit Union uses the collected data for various purposes:

- To provide and maintain our Service
- To notify you about changes to our Service
- To allow you to participate in interactive features of our Service when you choose to do so
- To provide customer support
- To gather analysis or valuable information so that we can improve our Service
- To monitor the usage of our Service
- To detect, prevent and address technical issues

Service Providers

We may employ third party companies and individuals to facilitate our Service (“Service Providers”), provide the Service on our behalf, perform Service-related services or assist us in analyzing how our Service is used.

These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

Analytics

We may use third-party Service Providers to monitor and analyze the use of our Service.

- Google Analytics

Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network.

You can opt-out of having made your activity on the Service available to Google Analytics by installing the Google Analytics opt-out browser add-on. The add-on prevents the Google Analytics JavaScript (ga.js, analytics.js and dc.js) from sharing information with Google Analytics about visits activity.

For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page: <https://policies.google.com/privacy?hl=en>

Effective Date: 05/18/2023

BIOMETRIC INFORMATION PRIVACY POLICY AND CONSENT

Scope and Overview

This policy outlines how Jefferson Credit Union, its vendors, and/or the licensor of the Jefferson Credit Union's consumer verification software processes biometric data collected from you for identity verification and fraud prevention purposes.

Biometric Data Defined

As used in this policy, biometric data includes "biometric identifiers" and "biometric information". "Biometric identifier" means a retina or iris scan, fingerprint, voiceprint, or scan of hand or face geometry. As the term is used in this policy, the selfie photograph you upload to the software for use in the biometric algorithm is considered a "biometric identifier." "Biometric information" means any information, regardless of how it is captured, converted, stored, or shared, based on an individual's biometric identifier used to identify an individual.

Disclosure and Authorization Policy

To the extent that Jefferson Credit Union, its vendors, and/or the licensor of the Jefferson Credit Union's consumer verification software collect, capture, or otherwise obtain biometric data relating to a consumer, Jefferson Credit Union must first:

Inform each consumer that Jefferson Credit Union, its vendors, and/or the licensor of the Jefferson Credit Union's consumer verification software are collecting, capturing, or otherwise obtaining the employee's biometric data, and that the Jefferson Credit Union is providing such biometric data to its vendors and the licensor of the Jefferson Credit Union's consumer verification software;

Inform the consumer of the specific purpose and length of time for which the consumer's biometric data is being collected, stored, and used; and

Receive consent by the consumer authorizing Jefferson Credit Union, its vendors, and/or Jefferson Credit Union's consumer verification software to collect, store, and use the consumer's biometric data for the specific purposes disclosed by the Jefferson Credit Union, and for Jefferson Credit Union to provide such biometric data to its vendors and the licensor of the Jefferson Credit Union's consumer verification software.

Jefferson Credit Union, its vendors, and/or the licensor of the Jefferson Credit Union's consumer verification software will not sell, lease, trade, or otherwise profit from employees' biometric data; provided, however, that the Jefferson Credit Union's vendors and the licensor of the Jefferson Credit Union's consumer verification software may be paid for products or services used by Jefferson Credit Union that utilize such biometric data.

This policy is intended to comply with all federal, state, and local laws.

Purpose for the Collection of Biometric Data

Jefferson Credit Union, its vendors, and/or the licensor of Jefferson Credit Union's consumer verification software collect, store, and use biometric data solely for identity verification and fraud prevention purposes.

Disclosure

Jefferson Credit Union will not disclose or disseminate any biometric data to anyone other than its vendors and the licensor of the Jefferson Credit Union's consumer verification software providing products and services using biometric data without/unless:

First obtaining consumer consent to such disclosure or dissemination;

The disclosed data completes a financial transaction requested or authorized by the consumer;

Disclosure is required by law or ordinance; or

Disclosure is required pursuant to a valid warrant or subpoena issued by a court of competent jurisdiction.

Security

Jefferson Credit Union shall use a commercially reasonable standard of care to store, transmit and protect from disclosure any biometric data collected. Such storage, transmission, and protection from disclosure shall be performed in a manner that is the same as or more protective than the manner in which Jefferson Credit Union stores, transmits and protects from disclosure other confidential and sensitive information, including personal information that can be used to uniquely identify an individual or an individual's account or property, such as genetic markers, genetic testing information, account numbers, PINs, driver's license numbers and social security numbers.

Retention

Jefferson Credit Union shall retain consumer biometric data only until, and shall request that its vendors and the licensor of Jefferson Credit Union's consumer verification software permanently destroy such data when, the first of the following occurs:

The initial purpose for collecting or obtaining such biometric data has been satisfied, such as verification of consumer identity;

Request of consumer to destroy the biometric data; or

Within 30 days of consumer's provisioning of biometric data.

Contact Information

If you have any questions about our use, storage, or security of your biometric data you can contact us at: info@jeffersoncreditunion.org.

BIOMETRIC INFORMATION CONSUMER CONSENT

As outlined in the "Biometric Information Privacy Policy", I understand and consent to the collection, use, retention, storage, and/or disclosure or re-disclosure of data or images from biometric verification technology by Jefferson Credit Union, its vendors, and/or the licensor of the Jefferson Credit Union's consumer verification software. I acknowledge that I have been given a copy of the Policy, or that the Policy has been made accessible to me, and I have had an opportunity to review it and request any additional information concerning the Jefferson Credit Union's procedures and safeguards for collecting, maintaining, using, disclosing, sharing, storing, and/or destroying this data.