AFCU PRIVACY POLICY

Last updated March 16, 2023

What does Affinity Federal 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 how we handle user privacy.

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**
- **Credit History**
- **Transaction History**
- **Account Balances**
- **Income**
- **Payment History**
- **Location Data**
- **Biometric Data**
- **Camera *(e.g., mobile check deposit)***
- **Contacts Data *(e.g., wire transfers and Zelle®)***

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

Affinity® Federal Credit Union

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 Affinity Federal Credit Union chooses to share; and whether you can limit this sharing.

What does Affinity Federal Credit Union do with your personal information?

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.

- Does Affinity Federal Credit Union share? **YES**
- Can you limit this sharing? **NO**

For our marketing purposes – to offer our products and services to you.

- Does Affinity Federal Credit Union share? **YES**
- Can you limit this sharing? **NO**

For joint marketing with other financial companies

- Does Affinity Federal Credit Union share? **YES**
- Can you limit this sharing? **NO**

For our affiliates' everyday business purposes – information about your creditworthiness.

- Does Affinity Federal Credit Union share? **NO**
- Can you limit this sharing? **WE DO NOT SHARE**

For our affiliates to market to you

- Does Affinity Federal Credit Union share? **YES**
- Can you limit this sharing? **YES**

For nonaffiliates to market to you

- Does Affinity Federal Credit Union share? **NO**
- Can you limit this sharing? **WE DO NOT SHARE**

To limit our sharing: Call **800-325-0808**. Our menu will prompt you through your choices.

Please note:

If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call **800-325-0808**.

Who we are

Who is providing this notice?

Affinity Federal Credit Union

What we do

How does Affinity Federal 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 Affinity Federal Credit Union collect my personal information?

We collect your personal information, for example, when you:

- **Open an Account**
- **Apply for a Loan**
- **Show Your Government-Issued ID**
- **Show Your Driver's License**
- **Give Us Your Contact Information**
- **Your Location Data, if Enabled on Your Device(s)**

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

Affinity® Federal Credit Union

Why can I not 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account unless you tell us otherwise.

Definitions

Affiliates

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

- **Affinity Federal Credit Union affiliates include the following entities: Members Alliance Insurance, CUMAnet, and the Affinity Federal Credit Union Foundation.**

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies and other financial services that benefit you.

- **Affinity Federal Credit Union does not share with nonaffiliates so they can market to you.**

Joint Marketing

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

- **Affinity Federal Credit Union joint marketing partners include Insurance companies and an independent broker/dealer.**

Location Data

Location Data is collected to provide location-based messages, offers, and interactions.

- **The precise location of your mobile device(s), if enabled on your device(s), could be shared in the background while using the Affinity Mobile Banking app or when the app is not in use.**

Biometric Data

Biometric Data is collected to unlock the Affinity Mobile Banking app and access your account(s).

- **If enabled on your device(s), you can use your face or fingerprint biometric data to log in to the Affinity Mobile Banking app and access your account(s).**

Contacts Data

Contacts Data may be accessed to send money via a wire transfer or through Zelle®

- **If enabled on your device(s), we may access contact data to reduce the number of keystrokes made to send money via wire transfers or through services like Zelle®.**

Camera

Your camera, if enabled, may be accessed to take and send pictures for mobile check deposit

- **If enabled on your device(s), we may access your camera to take and send pictures of the front and back of checks for mobile check deposit.**