Pacific Service Credit Union
Online Privacy Policy
March 2024

Your privacy is important to us. This Online Privacy Notice ("Notice"), in combination with other relevant privacy notices that we provide to you pursuant to financial privacy laws including our Consumer Privacy Policy, and our CCPA Notice for California residents explains how Pacific Service Credit Union collects, uses, shares, and protects personal information that we and our service providers collect from or about users when they interact with us online through our website, online applications, online and mobile banking, and social sites offered by Pacific Service Credit Union (collectively the "Services").

The terms "we", "us" or "our" in this Notice refers to Pacific Service Credit Union.

By using our Services, you agree to the terms and conditions of this Notice. The Services covered by this Notice are intended for a U.S. audience. If you visit or use one of the Services while in any other country, your information may be transferred or processed in the U.S.

Types of information we collect
Through your use of the Services that you choose and how you interact with us, we may collect personal information from you in the following ways:

Personal information you provide to us:

- Contact information: your name, address, email, telephone numbers.
- Additional information: driver license number and/or government-issued ID, social security or tax identification numbers, date of birth, employment status, employer, position, income and citizenship.
- Account and transaction information: account numbers, payment card expiration date, payment card identification, verification numbers, and transaction and payment history, necessary to provide you with Services.
- If you provide feedback or contact us via email or other electronic channels, we will collect your name and email address, as well as any other content included in the communication, to send you a reply.

Personal information collected by technology:

- Device data: your device type, e.g., phone, tablet, operating system type and version, manufacturer and model, browser type, screen resolution, RAM and disk size, CPU usage, Internet Protocol (IP) address, unique identifiers, language settings, mobile device carrier, and network connection type. We may also track your use of the Services across your various devices such as your personal computer or mobile device, to optimize and personalize your experience. In addition for the purpose of measuring the effectiveness of our advertising or other communications, to determine viewer response rates, and to determine which offers to present on third-party websites, we may also use other tracking technologies such as Google Analytics, Google Ads, pixel tags, browsing history, search history, clear graphics interchange

format (GIFs) and web beacons, which are used to demonstrate that a webpage or email was accessed or opened, or that certain content was viewed or clicked.

- Online activity data: pages or screens you viewed, time spent on a page or screen, clicks on a page or screen, the website you visited before browsing to Services, access times, and duration of access.
- Cookies: are text files that are stored on devices to uniquely identify you or to store information or settings in the browser for the purpose of helping to remember your preferences, enable functionality, and help to provide you with a more personalized experience based on the products, services or other interactions you have with us. Information gathered by cookies may be used to make offers to you through online ads, email, U.S. mail or telephone, subject to our Consumer Privacy Policy. Cookies we use do not contain or capture unencrypted personal information.
- Location information: city, state, or geographic area of the device you use to access Services. If you have enabled location services on your phone and agree to the collection of your precise location when prompted by the Services, it will send real-time location data. We will use that information to assist you in locating Pacific Service Credit Union branches and ATMs, and for 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; however, without these technologies, you may not be able to use all the features of the Services.

Additional sources of information:

Information from identity verification services and consumer reporting agencies, including credit bureaus, to provide some Services.

Aggregate data

We reserve the right to aggregate or group data about users of the Services for lawful purposes. Aggregate or group data is data that describes the demographics, usage, and other characteristics of the Services' users as a group without disclosing personally identifiable information.

How we use your information

We use your personal information collected to respond to your requests and to help serve you better. For example, we use personal information in the following ways to:

- provide Services you request;
- facilitate the creation of, and secure and maintain your accounts;
- verify your identity as a legitimate user in our system;
- provide improved administration of the Services;
- maintain and improve the quality of experience when you interact with the Services;
- respond to your inquiries and provide support;
- send you administrative email notifications, such as security or support notices; and
- send offers and other promotional materials related to the Services.

We may use your personal information for compliance and protection purposes including but not limited to:

- prevent, identify, investigate, and deter fraudulent, unauthorized, or illegal activity, including cyberattacks and identity theft;
- comply with applicable legal requirements, such as to respond to subpoenas or requests from government authorities;
- protect our, your or others' rights, privacy, or safety (including by making and defending legal claims);
- comply with legal, government, and contractual requirements and our policies; and
- enforce the terms and conditions that govern the Service.

How we share your information
All financial companies need to share members' personal information to run their everyday business. Please see our Privacy Policy for information on the reasons we can share your personal information and whether you can limit this sharing. We may share your personal information collected in accordance with our other privacy notices with third party service providers, authorities, and others as described below.

We may share your personal information with third party service providers that perform services for or on behalf of us to provide you with the Services; to conduct quality assurance testing; to facilitate the creation of accounts; to optimize the performance of the Services; and to provide technical support.

Regardless of any choices you make regarding your personal information, we may disclose your personal information to law enforcement, government authorities, and private parties for the compliance and protection services described above.

Your choices regarding your information
You have several choices regarding use of information on the Services.

Update your information. You can access, update, or correct your information by logging into online or mobile banking, or by calling a member service representative at (888) 858-6878.

Communications preferences. You can update your communication preference to receive emails or texts by contacting us at the contact information under the "Contact Us" section below, following the applicable electronic prompts to unsubscribe or unlinking your contact information to electronic communications. To support some features of the Services (e.g., authentication, transaction details, fraud detection) direct communications, including emails and texts, may be required.

You have other choices regarding use of information from your devices
Cookies: you can configure some web browsers to accept all cookies, reject all cookies, or notify you when a cookie is set. Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences. However, a cookie may be required to use some of the features of the Services.

Do not track signals: some web browsers have incorporated "do not track" (DNT) signals to the websites and other online services with which your web browser communicates. We do not acknowledge "Do Not Track" signals received from a user's browser. We may still collect information even if you have set your browser to send a "Do Not Track" signal.

Location data: if you initially allowed the collection of geo-location information through the Services, you could subsequently stop the collection of this information at any time by changing the preferences on your mobile device. Please note, however, that if you withdraw consent to our collection of location information, you may no longer be able to use some features of the Services.

Email web beacons: most email clients provide user settings that enable you to block the automatic image display, including the web beacons, which prevent the automatic connection to the web servers that host those images.

Safeguards and retention
We maintain reasonable administrative, technical, and physical safeguards designed to protect the information in our custody and control against accidental or intentional theft, destruction, loss and unauthorized access, use, modification, or disclosure. We recommend that you use secure channels to communicate sensitive or confidential information to us. You should always protect the confidentiality of your information such as an account number, social security number, email address, and password.

Remember, we will never contact you via phone, email, or text message requesting account or personal information.

We retain your personal information for at least as long as necessary to provide the Services for which the information was collected and as long as necessary for legal and regulatory retention requirements. When the retention period expires, we destroy data that was maintained in any form.

Links to other sites
Our Services may contain links to third-party websites. When you click on a link to any other website or location, you will leave the Pacific Service Credit Union website or mobile application and go to another site. These other websites may operate independently from us. These links are provided for your convenience and do 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 the terms of this Online Privacy Policy do not apply to these outside websites. We encourage you to review the privacy policy of every website you visit. We may also allow certain widgets (e.g., social share buttons) on our website that allows you to easily share information on another platform, such as a social media platform. The third parties that own these widgets may have access to information about your browsing on pages of our website where these widgets are placed. You may wish to review information at the third-party sites, such as social media platforms where you have an account, to determine how these third-parties collect and use such information.

Children’s online information privacy
Our Services are not intended for children under age 13, and we do not knowingly collect, maintain, or use personally identifiable information from our Services about children under age 13 without parental or guardian consent. We restrict the personal information we collect about children to the information their parents or guardians provide to open an account in their name or designate them as beneficiaries on an account.

Online Privacy Notice updates

This Online Privacy Notice is subject to occasional revision. We will notify you of any material changes in the collection, use, or disclosure of your personal information by posting a notice on the Services with a new revision date. Your continued use of the Services following notice of any such changes shall indicate your acknowledgement and acceptance of such changes.