

WHAT DOES MEMBER ONE 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 what we do.
WHAT?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information. • Account balances and credit card or other debt. • Credit history and payment history. <p>When you are no longer our member, we may continue to share your information as described in this notice.</p>
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 Member One FCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Member One FCU 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	No	We don't share
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 nonaffiliates to market to you	Yes	Yes

TO LIMIT OUR SHARING	<p>Call 800.666.8811 - our menu will prompt you through your choice(s).</p> <p>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.</p>
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<i>Questions?</i>	Call 800.666.8811
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At Member One FCU, we take every precaution to protect your personal information, and we encourage you to do the same. We will never solicit non-public information from you via text message or email. Should you receive these types of messages, please do not respond and notify us immediately. You may call us at 800.666.8811 or email info@memberonefcu.com.



WHAT WE DO

<p>How does Member One FCU protect my personal information?</p>	<p>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.</p>
<p>How does Member One FCU collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Show your driver’s license or show your government-issued ID • Give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can’t I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on this account.</p>

DEFINITIONS

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Member One FCU has no affiliates.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include insurance companies.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that, together, market financial products or services to you.</p> <ul style="list-style-type: none"> • Member One FCU does use joint marketing.



Digital Privacy Policy

Member One Federal Credit Union takes the privacy of visitors to our website (www.memberonefcu.com) as well as users of our mobile banking app very seriously. This Digital Privacy Policy describes in detail the types of personal information that is collected and recorded by www.memberonefcu.com and our mobile banking app and how we may use that information.

Log Files

Like many other websites, www.memberonefcu.com makes use of log files. These files merely log visitors to the site - usually a standard procedure for hosting companies and a part of hosting service's analytics. The information inside the log files includes internet protocol (IP) addresses, browser type, Internet Service Provider (ISP), date/time stamp, referring/exit pages, and possibly the number of clicks. This information is used to analyze trends, administer the site, track user's movement around the site, and gather demographic information. IP addresses, and other such information, are not linked to any information that is personally identifiable.

Cookies and Web Beacons

www.memberonefcu.com uses cookies to store information about visitors' preferences, to record user-specific information on which pages the site visitor accesses or visits, and to personalize or customize our web page content based upon visitors' browser type or other information that the visitor sends via their browser.

If you wish to disable cookies, you may do so through your individual browser options. More detailed information about cookie management with specific web browsers can be found at the browsers' respective websites.

This website uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses "cookies," which are text files placed on your computer, to help the website analyze how users use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser; however, please note that if you do this you may not be able to use the full functionality of this website. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

Third Party Privacy Policies

www.memberonefcu.com privacy notice does not apply to, and we cannot control the activities of, other vendor links or websites.

Member One Federal Credit Union Mobile Banking App

The Member One Federal Credit Union (FCU) mobile banking app is available for download from the Apple App Store and the Google Play Store. Personal and sensitive user app data collected includes, but isn't limited to, personally identifiable information, financial and payment information, authentication information, biometric information, phone book, contacts, device location, SMS and call related data, microphone, camera, and other sensitive device or usage data. As with information we collect through other means, we limit our access, collection, use, and sharing of personal or sensitive data acquired through our apps to purposes directly related to providing and improving the features and functionality of our apps and fulfilling your requests.

Access to Personal and Sensitive User Data

Some features in Mobile Banking may request access to data located on the device you use to access Mobile Banking. To ensure proper functionality, Member One FCU Mobile prompts users to allow access to biometric information, data, phonebook, contacts, and location data, and if access is not allowed, the feature requiring that data will not be fully functional.

Information We Collect

User data that we collect as part of the app functionality may include:

- User ID
- Device ID
- Purchase history
- Payment information
- Credit information
- Physical address
- Email address
- Phone number
- Other user contact information
- User content such as email or text messages, photos or videos, and customer support
- User data collected that is not linked to you includes location.

Use of Information

User data collected that is linked to you may be used by Member One Federal Credit Union for the following purposes:

- Provide services requested by you.
- Advertising and marketing to you and for product personalization.
- Performing analytics on your browsing history, product interaction, advertising data, purchase history, and other usage data.
- Performing diagnostics by reviewing crash data.

Sharing and Disclosure of User Data

We may share information about you with companies that work for us to provide you with products and services that you've requested or already have with us. All outside companies and independent contractors with whom the Credit Union does business are subject to strict confidentiality agreements that restrict the use of your information. Your personal and sensitive information will not be reused.

We may share your information with the following types of outside companies and independent contractors:

Service providers under contract with Member One Federal Credit Union such as our online banking, mobile banking, and bill pay service providers. Financial service providers such as insurance companies and mortgage service companies.

Non-financial companies such as consumer reporting agencies, data processors, check printers, companies that prepare account statements, plastic card processors, direct marketers, and government agencies.

We may also disclose user data to credit bureaus and similar organizations and as permitted or required by law.

The Credit Union does not, and will not, sell or provide any member information to third parties including list services, telemarketing firms or outside companies for independent use.

Secure Transmissions

To ensure information remains confidential, Member One Federal Credit Union uses encryption technology such as Secure Socket Layer (SSL) to protect information you enter and submit from our app. Our app will never publicly disclose any personal or sensitive user data related to financial or payment activities or any government identification numbers.

Log Files

Like many apps, our apps make use of log files. The information inside the log files includes Internet protocol (IP) addresses, browser type, Internet Service Provider (ISP), date/time stamp, and referring/exit pages. This information is used to analyze trends, administer the app, track user's movement, and gather demographic information. IP addresses, and other such information that is not linked to any information that is personally identifiable.

Digital Privacy Notice Only

This privacy notice applies only to our digital activities and is valid for visitors to our website and mobile banking app and regarding information shared and/or collected there. This notice does not apply to any information collected offline or via channels other than this website and the Member One Federal Credit Union mobile banking app. What Member One does with sensitive information as a general member of the Credit Union beyond these digital channels is laid out in the Member Privacy Policy available at account opening or by contacting Member One FCU at 800.666.8811.

Additional Privacy Information

Children's Online Privacy

The Children's Online Privacy Protection Act (COPPA) was passed to give parents increased control over what information is collected from their children online and how such information is used. The law applies to websites and services directed to, and which knowingly collect information from, children under the age of 13. Member One Federal Credit Union's (FCU) websites, app, and online services are not directed to children under the age of 13, nor is information knowingly collected from them. In the event that Member One FCU wishes to collect information about children under the age of 13, parental consent will be required first. Any information that Member One FCU wishes to collect will be posted for parental review prior to collection. All information collected at any point in time, whether approved by a parent for a child, or for an adult, is subject to this Privacy Policy.

For additional information on COPPA protections or the dangers of the internet and how to browse safely, visit the Federal Trade Commission website.

Marketing Communications

We may contact you with information for which you inquired, product offerings, promotions, special offers, or communications that we believe may benefit you. We consider your acceptance of this privacy notice as your acceptance of our offer to send you these communications. You may opt out of such communications at any time by following the opt-out instructions provided in emails or by calling 800.666.8811.

Consent

By using our website and/or mobile banking app, you hereby consent to our Digital Privacy Policy and agree to its terms.