

# AMERICA FIRST CREDIT UNION PRIVACY POLICY

## FEDERAL LAW

### FACTS

#### WHAT DOES AMERICA FIRST 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 America First Credit Union's Privacy Policy.

At America First Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by America First Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

#### WHAT?

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

- Name, address, Social Security Number, age and income
- Account balances and transaction history
- Credit history and credit scores

When you are *no longer* our member, we will not share your information except as permitted or required by law as described in this notice.

#### HOW?

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

#### REASONS WE CAN SHARE YOUR PERSONAL INFORMATION

#### DOES AMERICA FIRST 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, report to credit bureaus, and conduct data analytics to allow the Credit Union to better serve you

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

Yes

No

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 1-800-999-3961, send an email to [support@americafirst.com](mailto:support@americafirst.com), or write to: America First Credit Union, P.O. Box 9199, Ogden, UT 84409.

WHO WE ARE	
Who is providing this notice?	America First Credit Union
WHAT WE DO	
How does America First Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we utilize security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does America First Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• apply for any credit union service</li> <li>• visit our Web site, provide us with information on any online application or transaction, or information you send to us by email</li> <li>• use your credit or debit card or pay your bills</li> <li>• make deposits to or withdrawals from your accounts</li> </ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes--information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>America First Credit Union does not share with nonaffiliates so they can market to you except for our joint marketing arrangements.</i></li> </ul>
Joint Marketing	<p>A formal agreement between America First Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include investment and financial service providers and insurance companies.</i></li> </ul>

## CALIFORNIA LAW

### WHAT IS PERSONAL INFORMATION?

Personal Information. Under the CCPA your “Personal Information” includes the following data that identifies, relates to or may be associated with you:

- Demographic information (i.e., name, address, email),
- A unique identifier, such as an IP address,
- Account or Social Security Number,
- Driver’s license or passport,
- Personal property records,
- Card numbers,
- Access codes (PINs & passwords)
- Online activity,
- Biometric, geolocation, employment and education data,
- Browsing and search history, and
- Information concerning a consumer’s interaction with a website.

Personal information also includes information that is identifiable to your household

## AMERICA FIRST CREDIT UNION COLLECTION OF MEMBER PERSONAL INFORMATION

### Categories of Member Personal Information We Collect

Your personal information that we collect may include:

- Personal identifier information: name, email address, social security number, driver’s license number, access codes.
- Account & transaction information: account number, card number, account information, transaction information, and credit information and required consents, opt-in & opt-out requests.

### Where We Collect Member Personal Information

We collect the categories of personal information listed above when you: visit our website or submit an online application, conduct any branch, mail or online transaction, use the Personal Finance Manager program or send us an e-mail, or phone inquiry.

## AMERICA FIRST CREDIT UNION USE & SHARING OF MEMBER PERSONAL INFORMATION

### How We May Use Member Personal Information

We may use each category of personal information we collect for the following purposes:

- To verify the identity of the person conducting the account transaction or inquiry with us or our service providers
- To fulfill account or service requests that you initiate
- To prevent fraud or meet legal requirements.

We have never sold and we will not sell any of your personal information to anyone.

### How We May Share Member Personal Information

We may share your personal identifiable information with 1) our third-party service providers and payment processor to facilitate your services or transactions, or 2) other financial companies with whom we have a joint marketing agreement.

## YOUR RIGHTS TO PROTECT YOUR PERSONAL INFORMATION

<b>Right to Request Access to Your Personal Information</b>	<p>You have a right to access your personal information that we have collected. Upon your request by mail, email or in person to the Credit Union, we will disclose any of the following information requested:</p> <ul style="list-style-type: none"><li>• The categories of personal information collected;</li><li>• The sources from which personal information was collected;</li><li>• Our purpose for collecting the information;</li><li>• The categories of third parties with whom we share personal information; and</li><li>• The specific pieces of your personal information we have collected.</li></ul>
<b>Right to Request Your Personal Information Be Deleted</b>	<p>You have the right to request that we delete personal information about you that we have collected. Upon your verifiable request by mail, email or in person to the Credit Union, we will delete the information and direct our service providers to delete the information from its records unless we or service provider needs the personal information. The following are the exceptions where the Credit Union and our service providers need the personal information to maintain and service your account and cannot delete the information:</p> <ul style="list-style-type: none"><li>• To process your transactions for which the personal information was collected,</li><li>• To provide the account or service requested,</li><li>• To detect security incidents; protect against fraudulent, or illegal activity;</li><li>• To identify and correct any Credit Union systems errors,</li><li>• To comply with the California Electronic Communications Privacy Act;</li><li>• To operate the systems and applications to maintain your accounts and services,</li><li>• To comply with a legal obligation or in a lawful manner compatible with the context in which you provided the information.</li></ul>
<b>Right to Opt Out of the Sale of Your personal Information</b>	<p>The Credit Union does not sell any member personal information to any third party.</p>
<b>Right to Equal Services &amp; Pricing</b>	<p>You have the right to receive equal service and pricing from us even if you choose to exercise any of your privacy rights. We will not discriminate against you for exercising any of the consumer's rights, including:</p> <ul style="list-style-type: none"><li>• denying accounts or services to you ;</li><li>• charging different prices or rates for accounts or services or imposing penalties;</li><li>• providing a different level or quality of accounts or services to you or suggesting that you will receive a different price or rate for accounts or services or a different level or quality of accounts or services.</li></ul>
<b>How to Submit Requests to the Credit Union or Contact Us for More Information.</b>	<p>You may submit your requests to the Credit Union as follows: <i>In person</i> – at any America First branch <i>Mail</i>: America First Credit Union, P.O. Box 9199, Ogden, UT 84409. <i>Email</i>: support@americafirst.com</p> <p>You may designate an authorized agent to submit requests on your behalf by providing us with your written authorization of the agent and nature of your request.</p> <p>We will verify your request by using our current authentication practices including matching the identity information you provide with your request with your personal information we maintain on file.</p>

<b>Additional Online Privacy Protections</b>	<p><b>Use of Cookies</b> America First Credit Union uses cookies when you visit our website. These cookies are essential for enabling user movement around our website and providing access to features such as your member-only resources, online banking, and other secure areas of the website. These cookies do not gather information about you that could be used for marketing purposes and do not remember where you have been on the internet and America First does not track or sell this data. This category of cookies cannot be disabled.</p> <p><b>California Do Not Track Disclosures.</b> Certain web browsers offer a “Do Not Track” (DNT) option that permits users to select a preference not to have information about web browsing activities monitored and collected. The Credit Union website will not honor DNT signals from you. Visitors to the site receive an ID upon their first visit which may be used later in a matching process to identify Credit Union members.</p>
	<p>Our Privacy Policy is posted on our website <a href="http://www.americafirst.com/privacy">www.americafirst.com/privacy</a> You can reach us: Toll-free at (800) 999 3961</p> <p><b>Privacy Policy Changes.</b> We reserve the right to amend this Privacy Policy at our discretion and at anytime. We will post our amended Privacy Policy on our website or otherwise notify you as required by law.</p>