



Online User Privacy Notice

This Online User Privacy Notice applies to the Wichita Federal Credit Union website, Wichita Federal Credit Union Mobile Banking, and other Wichita Federal Credit Union operated applications (each a “Site” or collectively “Sites”), and explains how Wichita Federal Credit Union and its affiliates and subsidiaries, including, without limitation, Wichita Federal Credit Union (WFCU, “we”, “us”, “our”) may collect, use, share, and protect information from or about visitors and users (“you”, “your”) of our Sites. Please read this Notice carefully. This Notice may change occasionally. (SEE OUR PRIVACY POLICY.)

Information We Collect

Definition of Personal Information

“Personal Information” is information that, either alone or in combination with other information, identifies you. Examples of Personal Information include, among others, name, email address, phone number, and mailing address. Personal Information includes certain information we collect when you apply for or obtain a financial product or service from us, which can include your Social Security number, account number, income, account balances, payment history, credit history, and credit scores. When we combine Personal Information with other information, we treat the combined information as Personal Information.

Information You Provide

We collect Personal Information you provide via forms, surveys, applications or other online fields including your name, postal or email addresses, telephone, mobile numbers, or account numbers. The exact information we need to collect will depend on the purpose of the form. We will indicate on the form whether a particular field of information is mandatory or optional. If you choose not to provide certain information, we may not be able to provide the requested services.

Information We Automatically Collect from You

We use technologies that automatically collect information (including Personal Information) about visitors or users of our Sites. For example, the following data is collected:

- *Cookies.* Cookies are small text files sent by a website server to your device or computer that help us collect information on how you use the Sites.
- *Device Identifiers.* An ID number transmitted by your mobile device that helps us track unique visitors to our Sites. You may adjust your mobile device's settings to stop transmitting device identifiers.
- *Web Beacons.* Web beacons (also known as clear gifs, pixel tags, and single-pixel gifs) are small images on a website or email that may be used to measure the effectiveness of our communication with you and track the success of our marketing campaigns.
- *Web Server Logs.* Web server logs are records of activity created by the device that delivers the web pages you request to your internet browser. For example, a web server log may record the search term you entered or the link you clicked on to bring you to the web page. The web server log also may record information about your device, such as your IP address, operating system, and internet browser.

- *Analytics.* We use Google Analytics and other analytics services to collect information about the use of our Sites. Through analytics services, we collect information such as how often users visit this Site, what pages they visit when they do so, and what other sites they used prior to coming to this Site. We use this information only to make improvements to the Sites. We do not combine the information collected using Google Analytics with other Personal Information. Google's ability to use and share information collected by Google Analytics about your visits to this Site is restricted by the Google Analytics Terms of Use and Google Privacy Policy. Please refer to those policies for more information.
- *Geolocation Data.* When you access certain services, we may collect information regarding your mobile device, such as device settings, unique device identifiers, information about your location, and analytical information that may assist with diagnostics and performance. For your convenience, you may be asked to grant permission for access to your mobile device's geolocation data. This information may be collected when you use certain services that are dependent on your mobile device's location (such as the location of an ATM or in-store transactions). This app collects background location data when the app is closed or not in use. You can change your location permissions at any time in your device settings.
- *Do Not Track.* We do not track our members over time and across third party websites or online services to provide advertising and therefore do not respond to Do Not Track (DNT) signals. However, some third-party websites and mobile applications do keep track of your browsing activities. If you are visiting such sites, you may wish to set a DNT signal on your browser so that third parties know you do not want to be tracked.

How We Use Personal Information

Our primary purpose in collecting Personal Information is to provide you with the products, services, and information that you request. We may use Personal Information to provide maintenance and support and answer any customer service-related questions. In addition, we may use this data for audit, loss prevention, and anti-fraud purposes and to comply with laws and regulations. We may use information for other purposes not listed here with your consent.

How Personal Information is Shared

We generally do not share Personal Information, except:

Third Parties. We generally do not disclose your account information to third parties except:

1. When it is necessary for our or our affiliates' everyday business purposes, such as maintaining your account, reporting to credit bureaus, or processing a transaction, whether that is to pay an item or to send a notice of dishonor or nonpayment;
2. To service providers who assist us in operating the Sites and our business, to the extent access to Personal Information is necessary for the performance of their services on our behalf;
3. To exchange, in the normal course of business, credit information with third-party financial institutions or other business entities or to the extent a third party is required to verify the existence or condition of your account in accordance with applicable law;
4. To provide information to our regulators or law enforcement when we believe, in good faith, that we have been a victim of a crime or we have observed suspicious activity;
5. To comply with a government agency inquiry, subpoena or court order or a valid attachment, garnishment, or other legal action;
6. In accordance with your consent;
7. To guarantee a check by a third party;
8. At account opening, account renewal, or account review;
9. When we are attempting to collect a debt owed to us,

10. If we sell or otherwise transfer part or the whole of our business or assets to another organization (e.g., in the course of a transaction like a merger, acquisition, bankruptcy, dissolution, or liquidation), any information collected through the Sites, including Personal Information, may be among the items sold or transferred; or
11. As otherwise permitted by applicable law and appropriate to the circumstance.

In addition, we may occasionally receive credit reports and other information about you from third parties in connection with your accounts. Upon request, we will give you the name and address of each third party from which we obtain such a report or information.

How We Protect Your Information

We have implemented administrative, physical, and technical safeguards to reduce the risk of accidental loss or unauthorized access, use, alteration, and disclosure of Personal Information in our possession or under our control. We take reasonable security measures to ensure sensitive data entered on the Sites is encrypted and transmitted in a secure way. While we use encryption to protect Personal Information transmitted online, we also protect your information offline. Our employees are periodically trained on the importance of information security and privacy issues to ensure compliance with all applicable laws and regulations. Only employees who need the information to perform a specific role are granted access to Personal Information. The computers and servers on which we store Personal Information are kept in a safe and secure environment. To protect our members' privacy, we only conduct business with organizations that agree to maintain strong confidentiality protections and limit the use of information we may provide. Despite these efforts to store Personal Information in a secure operating environment that is not available to the public, we cannot guarantee the security of Personal Information during its transmission or its storage on our systems. Further, while we attempt to ensure the integrity and security of Personal Information, we cannot guarantee that our security measures will prevent third parties, such as hackers, from illegally obtaining access to Personal Information. We do not represent or warrant that Personal Information about you will be protected against loss, misuse, or alteration by third parties or others.

Retention of Personal Information

We will retain your Personal Information for at least as long as necessary to fulfill the purposes for which it was collected, as outlined in this Online Privacy Notice or our Privacy Policy. We may also retain Personal Information to the extent required by law.

Third Party Sites

We may link to other third-party websites or integrate with third-party services and technologies (e.g., Auto Search Tool; social media widgets) not covered by this Notice. Our Sites typically display a pop-up window that will notify you that you are leaving our Sites and ask you to confirm whether you wish to proceed or cancel. If you choose to proceed, please review the online privacy practices of that website to understand how your information may be collected, used, shared, or protected, as it may differ from this Notice.

Children's Online Privacy

The Sites are not directed to individuals under the age of 16. We do not knowingly invite or collect Personal Information from children without parental consent.

Changes to this Notice

We reserve the right to make changes to this Notice at any time. Changes will be effective as of the time the revised content is posted online. When we do, we will revise the updated date at the bottom of this page. If we make material changes to this Notice, we will notify you here, by email, or by means of a notice on the Sites prior to the change becoming effective.

If you have questions, please call 316.941.0600.