



Digital Services Privacy Policy

Last updated on: March 2024

St. Louis Community Credit Union (hereinafter, “SLCCU”) created this digital privacy policy to demonstrate our firm commitment to your privacy and protection of your information. This policy covers how SLCCU manages personal information that we collect and receive related to your use of our web services and mobile applications (hereinafter collectively, “Services”).

WHAT INFORMATION DO WE COLLECT?

You may be asked to provide your personal information when you use one of our Services. In those instances, we may collect the following types of information:

- Identification information, including but not limited to: name, street address, e-mail address(es), telephone, social security number (or other government issued verification numbers), and date of birth.
- Information pertaining to your financial or credit account(s), including but not limited to: account numbers, account balances, account transactions, and parties to account transactions.
- Information obtained when verifying your registration when using our Services, including but not limited to: username, password, and secret questions and secret answers for resetting passwords.
- Information from your browser or mobile device, including but not limited to: Internet Protocol address, type of mobile device, mobile operating system, browser type, pages you visit and the information you request, and the date and time of your access.
- E-mails or other communications sent to us by you.

HOW WE USE YOUR INFORMATION

SLCCU uses the above-listed information, only as permitted by law, for the following purposes:

- To complete transactions and provide services authorized by you.
- For general business purposes, including but not limited to, to provide you access to your account(s), to service your inquiries and requests, to authenticate you when you log in, to diagnose problems with the website or application, to send you information about your account, to notify you of new products or applications being released, to prevent fraud and unauthorized transactions, to verify your identity, to determine and confirm your transaction limits, to perform collections, to comply with laws and regulations, to protect the personal safety of subscribers or the public, to prevent and defend claims, to resolve disputes, to troubleshoot problems, to analyze our products and services, to enforce our terms of use for our Services, to protect our rights and property, and to customize, measure, and improve our Services.

INFORMATION SHARING AND DISCLOSURE

We may share your information in the following limited circumstances:

- a. **With Your Consent.** When your consent is expressly provided.
- b. **Third Party Service Providers.** We may share your personal information with third parties or affiliated service providers that perform services for or on behalf of us in providing the App. The information shared with these companies typically includes information to process transactions on your behalf, conduct our operations, follow your instructions as you authorize, or protect the security of our financial records. These companies may include credit, product development, and data processing vendors. These companies have also entered into written agreements with SLCCU which include confidentiality provisions to protect your information.
- c. **Authorities and Others.** There are other situations when we may disclose to third parties your personally identifiable information, when permitted or required by law, such as in response to legal process or to government entities, or when you have requested us to share information about you with a third party.

LINKS TO OTHER SITES

The Services may contain links to third party websites. When you click on a link to any other website or location, you will leave the Service and go to another site and another entity may collect personal and/or anonymous information from you. The Service's provision of a link to any other website or location is for your convenience and does 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 Privacy Policy do not apply to these outside websites. We encourage you to read the privacy policy of every website you visit.

HOW WE PROTECT YOUR PERSONAL INFORMATION

We take appropriate administrative, technical, and physical measures to ensure that your information is protected. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information. We will continue to test and update our technology to make improvements as necessary in protecting your personal information. Nevertheless, transmission via the internet is not completely secure and we cannot guarantee the security of your information.

CHILDREN'S PRIVACY

The Service is not intended for use by anyone under the age of 18. We do not knowingly collect personally identifiable information from anyone under the age of 18. If a child under 18 submits personal information to us through the Service and we learn that the personal information is the information of a child under 18, we will attempt to delete the information as soon as possible.

FORMER CUSTOMERS

If you are no longer using our Services, we may continue to store and protect your personal information pursuant to this privacy policy, and as required by law, including but not limited to the following purposes: risk management, regulatory compliance, and audits.

E-MAIL SECURITY

If you received an e-mail from us, (a) your e-mail address is either listed with us as someone who has expressly shared this address for the purpose of receiving information in the future (“opt-in”), or (b) you have registered, have an existing relationship with us, or are using our Services. We respect your time and attention by controlling the frequency of our e-mails.

Each e-mail sent contains an easy, automated way for you to cease receiving e-mails from us, or to change your expressed interests. If you wish to do this, simply follow the instructions at the end of any e-mail.

If you have received unwanted, unsolicited e-mail via this system, or purporting to be sent via this system, please forward a copy of that e-mail with your comments or concerns to eservices@stlouiscommunity.com for review.

COOKIES AND SIMILAR TECHNOLOGIES

Cookies are electronic markers that are stored directly on the computer you are using to indicate activity or access to a specific website or pages contained on a website. When you return to our website, your browser will give that information back to our server. We use cookies to maintain the state of your session on our website and to store your computer’s configuration data. This cookie data is tied to your personally identifiable information to enable our Services. If you disable cookies on the computer you are using, you will not be able to use our Services. We do not encode your personally identifiable information in our cookies. Some of our business affiliates use cookies on their sites. We have no access to or control over these cookies.

WEB BROWSER DO NOT TRACK SIGNALS

We do not respond to web browser “do not track” signals because we do not allow third parties to collect personally identifiable information of visitors to our website to track their online activities.

PRIVACY POLICY CHANGES

SLCCU is always improving our Services. As our Services evolve, we may update or amend this privacy policy. If we modify this policy, we will post the revised privacy policy online. The revised policy will be effective immediately at the time of posting, unless a later effective date is expressly stated therein. We will also revise the “last updated date” stated above.

Should any modification materially change how we use your personal information, we will provide notice online prior to the effective date of the change.

It is your responsibility to periodically review this privacy policy. Users are bound by any changes to this privacy policy by using our Services after such changes have been first posted.

CONTACT INFORMATION

If you have any questions regarding this privacy policy or to request deletion of your digital banking data, you may contact us via the email provided below:

eservices@stlouiscommunity.com