

PRIVACY DISCLOSURE

FACTS

WHAT DOES INTERSTATE 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?

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

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

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

Reasons we can share your personal information	Does Interstate 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, 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	YES	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We do not share
For our affiliates to market to you	NO	We do not share
For nonaffiliates to market to you	YES	YES

To limit our sharing

- Call **800-822-1124**
- Visit us online: **interstatecu.org** or
- Mail the **form** below

Please note:

If you are a *new* customer, we can begin sharing your information [30] days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800-822-1124 or go to interstatecu.org

Mail-in Form

<p>Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>	
	Name	
	Address	
	City, State, Zip	
	Account #	
		<p>Mail to: Interstate Credit Union 705 W Cherry St. Jesup, GA 31545</p>

What we do	
How does Interstate Credit Union protect my personal information?	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.
How does Interstate Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Interstate Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Interstate Credit Union may share with nonaffiliates such as insurance companies, credit bureaus, and other financial companies.</i>

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners can include insurance and other financial companies.*

Other important information

Notices and “Joint Relationships.” Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person; or we shall post or otherwise give notice by posting a notice, providing a link or using such other electronic methods authorized under applicable laws and/or regulations. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

Modification. The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.

What members can do to help. Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. Never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card, or your card is stolen. Use caution in revealing account numbers, social security numbers, etc. to other persons. If a caller tells you he/she is calling you on behalf of the credit union and asks for your account number, you should beware. Legitimate credit union staff would already have access to that information. It’s important that the credit union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

Protecting Children. We do not knowingly solicit or collect data from children, and we do not knowingly market to children online. We recognize that protecting children’s identities and online privacy is important and that responsibility rests with us and with parents.

Zelle Privacy Policy. Within our online and mobile banking application, we aim to elevate your user experience and ensure secure transactions. To achieve this, we request permission to access your contact names, emails, and phone numbers. This data is exclusively utilized for the streamlined facilitation of finding and paying trusted individuals through the Zelle feature. Specifically, it is employed to prepopulate forms when adding a Zelle contact for payment purposes. We want to emphasize that this information is treated with the utmost confidentiality, safeguarded against disclosure to any third party, and reserved solely for the intended purpose. You have full control over your privacy, with the ability to disable contact permissions for this mobile banking application at any time through the Settings feature. Your trust and privacy remain our top priorities, and we are dedicated to the responsible handling of your personal information.

Image Collection & Usage Privacy Policy. Our banking app may collect and utilize user images for various purposes aimed at enhancing user experience and providing specific functionalities. Users maintain control over the camera access and usage within the app. Camera access is explicitly requested when the app requires image capture for any functionality. Users can enable or disable camera access at any time through the app’s settings. Disabling camera access will prevent the app from utilizing the camera for any functionality requiring image capture. We are committed to protecting the privacy and security of our users’ information. Any images collected are used solely for the intended purposes outlined above and are not shared with any unauthorized parties. By using our app, you consent to the collection and usage of images as described in this privacy policy.

SMS/Text Messaging. We may use information provided to communicate with you via phone, text (SMS), and email. You have the right to access, correct, or delete your information. We do not share this information with external parties for marketing.