



Introduction

Universal 1 Credit Union is dedicated to protecting your identity and information while providing online services. This policy is an addendum to our general [Privacy Policy](#) and outlines our practices regarding the collection, use, and sharing of personal information when visiting or using any mobile or online site or application that we own.

For additional information, refer to our [U1 Online Access Agreement and Disclosure](#).

User Data We Collect

We collect personal information, including name, address, contact details, and device information, when you use our services. This includes data provided by you and information collected during your interactions with our sites and applications.

Data Collected by Mobile Application

Our mobile application may request and collect data with your consent, including:

- Camera access for mobile remote deposits.
- Location for maps and Universal 1 Credit Union locations.
- Storage access for attachments in secure messages.
- Contacts for recipient lists for person-to-person payments.
- Microphone for communication over chat.

How We Use Data We Collect

We use your personal information for lawful purposes, such as service delivery and internal analysis. We do not sell your information and may share it with affiliates and third parties as described in our Privacy Policy.

Sharing Data with Third-Parties

We collaborate with third-party companies to provide services and may share personal information with them as necessary. Additionally, we may disclose information to comply with legal obligations or protect our interests.

Keeping Your Information Accurate

You can help ensure the accuracy of your information by contacting our Member Support team or visiting a Service Center. Certain information can also be reviewed and changed through Online or Mobile Banking.



How You Can Control Your Information

Our sites use cookies for optimal performance, but you can disable them in your browser settings. We do not respond to "do not track" signals due to varying browser standards.

Children's Privacy

We prioritize the privacy of young users and do not knowingly collect personal information from individuals under 13 without parental consent. Parents have the right to review and request deletion of their child's information collected online.

Security Practices

We take security seriously and have measures in place to protect your information. We advise you to educate yourself about potential threats and scams. We do not share personal information with nonaffiliated third parties except as outlined in our Privacy Policy.

Policy Updates

We may update our policy, and changes will be effective upon posting on our website. Please check our website for the latest updates.