U1 Mobile Banking Privacy Policy

Privacy Policy and Confidentiality

We regard your privacy and security with the utmost importance, and we are committed to safeguarding any information that you share with us. All of your personal and financial information will be placed on a secure portion of our website. We do not use any persistent "cookies" on the browser to store any personal information. We have multiple levels of security that have been designed especially for us. You can see a full description of our privacy policy by visiting www.ulcu.org or clicking <u>here</u>.

We may use anonymous, aggregate information, which we collect and store, or which is collected and stored on our behalf by third party vendors, to conduct certain analytical research and help us to create new offerings and services for our customers. As we make additional offerings and online banking services available to you, some of which may rely on banking information maintained in your accounts, you will have the opportunity to participate in the services if you choose. If you choose not to participate, you do not need to notify us. We may also use anonymous, aggregate information which we collect and store, or which is collected and stored on our behalf by third party vendors, to (i) conduct database marketing and marketing program execution activities; (ii) publish summary or aggregate results relating to metrics comprised of research data from time to time; and (iii) distribute or license such aggregated research data to third parties. Additionally, automated technology may be used to tailor messages or advertisements that best reflect your interest and needs. The U1 Mobile App collects location data to enable geofencing & beacon scanning essential for advertising/marketing campaign delivery even when the app is closed or not in use.

Disclosure of Account Information to Third Parties

We will disclose information to third parties about your Accounts or the transactions you make: (a) Where it is necessary for completing a transaction; or (b) In order to verify the existence and condition of your Accounts to a third party, such as a credit bureau or merchant; or (c) In order to comply with a governmental agency or Court order; or (d) If you give us your written permission.