

Online Privacy Policy and Website Terms of Use

At One Nevada Credit Union (the "Credit Union"), protecting your personal and financial information is one of our highest priorities, and we are committed to respecting and protecting your information. This Online Privacy Policy and Website Terms of Use (the "Policy"), applies to the websites outlined below (the "Sites") and explains how the Credit Union may collect, use, and share information from or about you through our Sites. We'll use and share any information that we collect from or about you in accordance with this Policy. By using the Sites, you agree to this Policy. Please note this Policy is in addition to the Credit Union's [Privacy Notice](#), which explains how we collect, share, and protect your Personal Information.

Credit Union Sites

- The Credit Union's primary website accessible at onenevada.org
- The Credit Union's mobile application site accessible by mobile Internet browser at onenevada.org
- The Credit Union's digital banking applications accessible from your device's app store.
- Other websites that the Credit Union controls that link to this Policy.

Personal Information We May Collect and How We Use It

Personal Information is any information that helps us identify you that you provide via forms, surveys, applications, or related materials. It can include information such as your name, postal or email address, telephone or mobile numbers, location, and/or account numbers. We use your Personal Information to:

- Respond to your inquiries or requests;
- Send you important information related to our Sites, our terms and conditions, policies, and/or other administrative information;
- Send you marketing materials that we may believe may be of interest to you;
- Personalize your Site experiences by presenting calculators, offers, content, or advertisements tailored to you specifically;
- Enable you to apply for products or services and assess your product and service eligibility, e.g., qualifying for a loan.
- Verify your identity and/or location;
- Enable you to access, use your accounts online, and conduct transactions;
- Help prevent fraud and protect your account security and Personal Information; and
- Conduct our daily business including data analysis, audits, improving products and services, enhancing our Sites, identifying service usages trends, and determining promotional campaign effectiveness.

Personal Information Sharing

The Credit Union does not sell your Personal Information. However, all financial companies need to share their Members' Personal Information to run their everyday business. Please refer to our [Privacy Notice](#) for information on how we collect, share, and protect your Personal Information, as well as how you can limit this sharing under federal law.

Children's Online Privacy Protection Act

The Credit Union does not direct our Sites to individuals under 13 years of age, and we request that these individuals do not provide Personal Information through our Sites. We do not knowingly collect information from children under age 13 without parental consent. Further, we do not allow children under the age of 13 to open personal accounts or use Digital Banking services unless it's a joint account with an adult. For more information about the Children's Online Privacy Protection Act (COPPA), please visit the FTC website at www.ftc.gov.

Other Information We May Collect

Non-Personal Information is any information, other than Personal Information, that does not reveal your specific identify nor does it directly identify or correlate you as an individual. This can include browser information; information we collect through cookies, web beacons, or other technology; demographic information; and other information you provide such as your date of birth, household income, or aggregated, anonymized data.

How We Collect and Use Non-Personal Information

Internet browsers. Certain browsers collect information such as your Media Access Control (MAC) address, device type, screen resolution, operating system version, and your Internet browser type and version. We use this information for security purposes and to ensure our Sites function properly.

Cookies. Cookies are pieces of data assigned by a web server to your device's Internet browser(s). Cookies help websites keep track of your preferences and to recognize your return visits. When you return to a website you've visited previously, your browser gives this data back to the server. Cookies do not contain viruses. We do not



embed Private Information such as your Social Security Number, account number(s), or password(s) in our cookies. We use cookies to make your online experience with our Sites more personalized and relevant based on the products and services you use. Without revealing your identity, cookies help us confirm your identity and help keep your transactions with us secure when banking online. We also use cookies for various purposes such as maintaining continuity during an online session, gathering data about the use of our Sites, and monitoring our online promotions.

This information helps us inform you about additional products, services, or promotions that may be of interest to you. We recommend that you complete online transactions and sign-off before visiting other sites during your Digital Banking session. You can refuse to accept these cookies and most devices and browsers offer their own cookie privacy settings. You can manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience or encounter errors when using our Sites.

IP Address. Your IP Address is a number automatically assigned to the device you're using by your Internet Service Provider (ISP). We identify and log your IP Address automatically in our server log files whenever you visit our Sites, along with the time of your visit and the page(s) you visited. Collecting IP Addresses is standard practice on the Internet and many websites do it automatically. We use IP Addresses for activities such as calculating our Sites' usage levels, helping diagnose server problems, for compliance and security purposes, and for administering our Sites.

Aggregated Data. Aggregated Data is data that we may create or compile from various sources, including, but not limited to, accounts and transactions. This information does not identify specific account holders. We use this information for our business purposes, which may include offering products or services, research, marketing, analyzing market trends, and other purposes consistent with applicable laws.

Additional Information

Social Media Sites. One Nevada uses various social media platforms, including but not limited to, Facebook, Twitter, Instagram, LinkedIn, and Yelp. The sites enable your online sharing and collaboration amongst others who register to use such sites. Any content, such as pictures, information, or opinions that you post on social media pages, or any Personal Information that you make available to other participants on these sites is your choice and you are fully responsible for such information sharing and subject to the terms and conditions of use those sites' privacy policies.

Linking to Other Sites. We may provide links to third party websites such as credit bureaus, service providers, merchants, and/or other companies. If you follow links to websites that we do not control, we recommend that you review their privacy and security policies and other terms and conditions as they may differ from our Sites. The Credit Union does not guarantee, and is not responsible for, the privacy or security of these websites including the accuracy, completeness, or reliability of their information.

Security. To protect your Private Information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. These measures may include device safeguards and secured files and buildings as well as oversight of our third party service providers to ensure your information remains confidential and secure. You should take additional security precautions, as you deem appropriate.

Using Third Party Aggregation Services. Aggregation websites and mobile apps enable you to access multiple accounts from different sources, such as your accounts with us or other financial institutions, so that you can view all your account information at one online location and/or through one app. To do this, an aggregator provider may request access to your Personal Information, such as financial information or personal log in information such as user IDs, usernames, and/or passwords. We strongly recommend that you use caution and ensure that the aggregator has appropriate policies and practices to protect the privacy and security of any information you provide or to which they are gaining access. You are fully responsible for enrolling in and using any account aggregation services. We are not responsible for the use of or disclosure of any Personal Information accessed by any company or person to whom you provide your Site log in information. If you provide your Site log in or other information about your accounts with us to an aggregation website, we will consider that you have authorized all transactions or actions initiated by an aggregation website using access information you provide, whether or not you were aware of a specific transaction or action. If you decide to revoke the aggregation website's authority, you should change your log in information for the Sites to ensure that the aggregation website cannot continue to access your account.

Ensuring Accurate Information. Keeping your account information accurate and update is very important. If your account information is incomplete, inaccurate, or not current, please log in to Digital Banking and update your info. You may also stop by your local branch or call us at the numbers listed under "Contact Us" on our Sites. Please note that certain changes may require additional identify verification.

Social Security and Tax Identification Numbers. As required by law, in the normal course of business operations, the Credit Union collects Social Security and/or Tax Identification numbers to establish, maintain, and service Member accounts. We implement all reasonable measures to limit access to, protect the confidentiality of, and prohibit unlawful disclosure of such numbers.

Policy Updates. If it's necessary to make changes, we'll update this Privacy Policy and indicate a new effective date.

