



## FACTS WHAT DOES MCFCU 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
- Transaction or loss history
- Credit history
- Credit card or other debt
- Mortgage rates and payments
- Checking account information

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

**How?** All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons MCFCU chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does MCFCU share? | Can you limit this sharing? |
|--|-------------------|-----------------------------|
| <b>For our everyday business purposes -</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes               | No                          |
| <b>For our marketing purposes -</b><br>to offer our products and services to you   | No                | We don't share              |
| <b>For joint marketing with other financial companies</b>  | Yes               | No                          |
| <b>For our affiliates' everyday business purposes -</b><br>information about your transactions and experiences   | No                | We don't share              |
| <b>For our affiliates' everyday business purposes -</b><br>information about your creditworthiness   | No                | We don't share              |
| <b>For nonaffiliates to market to you</b>  | No                | We don't share              |

**Questions?** Call 408-244-5818 or go to [www.missioncityfcu.org](http://www.missioncityfcu.org)

| Who We Are  |   |
|---|---|
| <b>Who is providing this notice?</b>  | MCFCU means Mission City Federal Credit Union.  |
| What We Do  |   |
| <b>How does MCFCU protect my personal information?</b>  | 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.<br>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.  |
| <b>How does MCFCU collect my personal information?</b>  | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Pay us by check</li> <li>● Give us your wage statements</li> <li>● Provide your mortgage information</li> <li>● Make a wire transfer</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  |
| <b>Why can't I limit all sharing?</b>   | Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| Definitions   |   |
| <b>Affiliates</b>   | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>MCFCU has no affiliates.</i></li> </ul>  |
| <b>Nonaffiliates</b>  | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>MCFCU does not share with nonaffiliates so they can market to you.</i></li> </ul>  |
| <b>Joint Marketing</b>  | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>● <i>Our joint marketing partners include insurance companies and investment companies.</i></li> </ul>  |
| Other Important Information   |   |
| <p><b>For Alaska, Illinois, Maryland and North Dakota Members.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For California Members.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p><b>For Massachusetts, Mississippi and New Jersey Members.</b> We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> |   |

**Effective Date: April 27, 2023**

## **BIOMETRIC INFORMATION PRIVACY POLICY AND CONSENT**

### **Scope and Overview**

This policy outlines how Mission City Federal Credit Union, its vendors, and/or the licensor of the Mission City Federal Credit Union's consumer verification software processes biometric data collected from you for identity verification and fraud prevention purposes.

### **Biometric Data Defined**

As used in this policy, biometric data includes "biometric identifiers" and "biometric information". "Biometric identifier" means a retina or iris scan, fingerprint, voiceprint, or scan of hand or face geometry. As the term is used in this policy, the selfie photograph you upload to the software for use in the biometric algorithm is considered a "biometric identifier." "Biometric information" means any information, regardless of how it is captured, converted, stored, or shared, based on an individual's biometric identifier used to identify an individual.

### **Disclosure and Authorization Policy**

To the extent that Mission City Federal Credit Union, its vendors, and/or the licensor of the Mission City Federal Credit Union's consumer verification software collect, capture, or otherwise obtain biometric data relating to a consumer, Mission City Federal Credit Union must first:

Inform each consumer that Mission City Federal Credit Union, its vendors, and/or the licensor of the Mission City Federal Credit Union's consumer verification software are collecting, capturing, or otherwise obtaining the employee's biometric data, and that the Mission City Federal Credit Union is providing such biometric data to its vendors and the licensor of the Mission City Federal Credit Union's consumer verification software;

Inform the consumer of the specific purpose and length of time for which the consumer's biometric data is being collected, stored, and used; and

Receive consent by the consumer authorizing Mission City Federal Credit Union, its vendors, and/or Mission City Federal Credit Union's consumer verification software to collect, store, and use the consumer's biometric data for the specific purposes disclosed by the Mission City Federal Credit Union, and for Mission City Federal Credit Union to provide such biometric data to its vendors and the licensor of the Mission City Federal Credit Union's consumer verification software.

Mission City Federal Credit Union, its vendors, and/or the licensor of the Mission City Federal Credit Union's consumer verification software will not sell, lease,

trade, or otherwise profit from employees' biometric data; provided, however, that the Mission City Federal Credit Union's vendors and the licensor of the Mission City Federal Credit Union's consumer verification software may be paid for products or services used by Mission City Federal Credit Union that utilize such biometric data.

This policy is intended to comply with all federal, state, and local laws.

#### **Purpose for the Collection of Biometric Data**

Mission City Federal Credit Union, its vendors, and/or the licensor of Mission City Federal Credit Union's consumer verification software collect, store, and use biometric data solely for identity verification and fraud prevention purposes.

#### **Disclosure**

Mission City Federal Credit Union will not disclose or disseminate any biometric data to anyone other than its vendors and the licensor of the Mission City Federal Credit Union's consumer verification software providing products and services using biometric data without/unless:

First obtaining consumer consent to such disclosure or dissemination;

The disclosed data completes a financial transaction requested or authorized by the consumer;

Disclosure is required by law or ordinance; or

Disclosure is required pursuant to a valid warrant or subpoena issued by a court of competent jurisdiction.

#### **Security**

Mission City Federal Credit Union shall use a commercially reasonable standard of care to store, transmit and protect from disclosure any biometric data collected. Such storage, transmission, and protection from disclosure shall be performed in a manner that is the same as or more protective than the manner in which Mission City Federal Credit Union stores, transmits and protects from disclosure other confidential and sensitive information, including personal information that can be used to uniquely identify an individual or an individual's account or property, such as genetic markers, genetic testing information, account numbers, PINs, driver's license numbers and social security numbers.

#### **Retention**

Mission City Federal Credit Union shall retain consumer biometric data only until, and shall request that its vendors and the licensor of Mission City Federal Credit Union's

consumer verification software permanently destroy such data when, the first of the following occurs:

The initial purpose for collecting or obtaining such biometric data has been satisfied, such as verification of consumer identity;

Request of consumer to destroy the biometric data; or

Within 30 days of consumer's provisioning of biometric data.

**Contact Information**

If you have any questions about our use, storage, or security of your biometric data you can contact us at: [memberservices@missioncityfcu.org](mailto:memberservices@missioncityfcu.org).

**BIOMETRIC INFORMATION CONSUMER CONSENT**

As outlined in the "Biometric Information Privacy Policy", I understand and consent to the collection, use, retention, storage, and/or disclosure or re-disclosure of data or images from biometric verification technology by Mission City Federal Credit Union, its vendors, and/or the licensor of the Mission City Federal Credit Union's consumer verification software. I acknowledge that I have been given a copy of the Policy, or that the Policy has been made accessible to me, and I have had an opportunity to review it and request any additional information concerning the Mission City Federal Credit Union's procedures and safeguards for collecting, maintaining, using, disclosing, sharing, storing, and/or destroying this data.