

Privacy Policy

Last updated: 2.20.26

Utilities Employees Credit Union (“UECU”, “we”, “our”, or “us”) respects your privacy and is committed to protecting it through our compliance with this policy. This policy describes how we collect, process, retain, and disclose personal data about you through advertising networks and when you interact with us through our Website (uecu.org). This policy does not apply when you engage with us to obtain a consumer financial product or service, including use of our Mobile and Online Banking App. In those cases, please refer to our Privacy Notice [<https://uecu.org/wp-content/uploads/2021/03/privacy-policy-uecu.pdf>] for details on what we collect, how we share, and your choices.

Please read this policy carefully to understand our policies and practices regarding your information and how we treat it. By interacting with our Website or providing us your information, you agree to the collection, use, and sharing of your information as described in this privacy policy. This policy may change from time to time (see Changes to Our Privacy Policy below). Your continued use of the Website after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

Personal Data That We Collect, How We Collect It, and for Which Purpose

“**Personal data**” is information that identifies, relates to, or describes, directly or indirectly, you as an individual. We collect the following types and categories of personal data:

When you interact with our Website, such as when you participate in surveys, sweepstakes, contests, or promotions, or apply for a product or service, we collect the following information directly from you:

- **Identifiers**, including name, company name, address, phone number, email address and product or service interests.
- **Demographic information.**

We use this information to provide you content, features, information, or process your request for products and services; operate our Website; and fulfill any other purpose for which you provide it.

If you elect to use our referral features for informing a friend about our Website or services, we ask them for the friend’s name and email address. UECU will automatically send the friend an email on behalf of the user who made the referral, inviting such friend to visit the website and try the service.

We purchase information from advertising networks to identify prospective members. This information includes identifiers, such as name, address and email address, as well as

employment-related information, such as job title and years in position. We use this information to market to potential new members.

As you navigate through and interact with our Website, we may use automatic data collection technologies to collect information that may include personal data, such as:

- **Location information**, including general geographic location such as country, state or province, or city.
- **Device information**, including your IP address, device identifiers, operating system and version, preferred language, hardware identifiers, browser type and settings, and other device information.

We use this information to improve our Website and deliver a better and more personalized experience, including to store preferences information, recognize your device, and otherwise to develop, maintain, analyze, improve, optimize, measure, and report on our Website and its features and how users interact with the Website.

We may also use any of the data types and categories of personal data described above to:

- Carry out our obligations and enforce our rights.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

Who We Disclose Your Information To

We disclose the personal data types and categories described above to the following entities:

- **Our service providers** so that they may perform services for us, including running our website and sending communications for us. These entities are bound by contractual obligations to keep personal data confidential and use it only for the purposes for which we disclose it to them.
- **Business partners** for purposes of supporting our business operations, which may include legal and administrative support. This includes exchanging information with other companies and organizations for fraud protection and risk reduction.
- **Other third parties**, such as law enforcement or other government entities: (1) if we believe there has been a violation of our website policies; (2) if we believe that someone may be causing injury to our rights or property, other users, or anyone else; (3) to respond to judicial process or to provide information to law enforcement; or (4) as required by law.
- **Designated recipients in the event of a sale or restructuring of the business**, such as a merger, acquisition, bankruptcy, or other sale of all or a portion of the organization's assets. In such an event, we will use reasonable efforts to ensure the transferee uses your information in a manner consistent with this Privacy Policy.

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

Our Use of Cookies

We use certain technologies to automatically collect data. These technologies include cookies, which consist of a small text file that is placed on a computer or other device and is used to identify the device and to collect information. Our website uses the following types of cookies:

- **Strictly necessary cookies** are “technical” cookies and other similar trackers that we use to carry out activities that are strictly necessary for the operation or delivery of the Website.
- **Experience cookies** collect information to improve the quality of the user experience and enable interactions with external content, networks and platforms.
- **Measurement cookies** measure traffic and analyze visitor behavior to improve the Website.
- **Marketing cookies** help us deliver personalized ads or marketing content and measure their performance.

More information about our use of cookies and details on how you can control cookies is available in our Cookie Policy [<https://www.iubenda.com/privacy-policy/10499846/cookie-policy>].

Your Rights and Choices About Your Information

This section describes mechanisms you can use to control certain uses and disclosures of your information and rights you may have under state law, depending on where you live.

Opting out of communications:

If you wish to opt-out of receiving communications from us, please email marketing@uecu.org.

Opting out of cookies:

You can opt out of certain types of cookies by following the instructions in our Cookie Policy [<https://www.iubenda.com/privacy-policy/10499846/cookie-policy>].

State Privacy Rights:

It is our policy to comply with state privacy laws, to the extent that they apply to our handling of personal information about visitors to our website or prospective members. Those rights may vary depending on where an individual resides, and may be subject to specific exceptions, but generally include the following:

- **Access and Data Portability.** You may confirm whether we process your personal data and access a copy of the personal data we process. To the extent feasible and required by state law, depending on your state, data will be provided in a portable format.

Depending on your state, you may have the right to receive additional information, and it will be included in the response to your access request.

- **Correction.** You may request that we correct inaccuracies in your personal data that we maintain, taking into account the information's nature and processing purpose.
- **Deletion.** You may request that we delete personal data about you that we maintain, subject to certain exceptions under applicable law.
- **Appeal.** If we do not take action on your request, you can appeal.

To exercise any of these rights, please call us at 800.288.6423 or visit one of our branch locations and state that you would like to make a Privacy Rights Request. All requests must provide sufficient information to allow us to reasonably verify your identity or authority to make the request and to properly understand, evaluate and respond to your request.

California Residents: If you reside in California, your rights are described in our separate California Consumer Privacy Policy [<https://uecu.org/wp-content/uploads/2021/09/PrivacyPolicyforCaliforniaResidents.pdf>], which contains additional disclosures and rights under the California Consumer Privacy Act (CCPA), as amended by the California Privacy Rights Act (CPRA). Please review that policy for specific information applicable to California residents.

We will not discriminate against you for exercising any of your rights under this policy.

How We Protect Your Personal Data

We use commercially reasonable administrative, physical, and technical measures designed to protect your personal data from accidental loss or destruction and from unauthorized access, use, alteration, and disclosure. However, no website, mobile application, system, electronic storage, or online service is completely secure, and we cannot guarantee the security of your personal data transmitted to, through, using, or in connection with the Website. Any transmission of personal data is at your own risk.

How We Retain Your Personal Data

We keep the categories of personal data described in this policy for as long as reasonably necessary to fulfill the purposes described or for as otherwise legally permitted or required, such as maintaining the Website, operating our organization, complying with our legal obligations, resolving disputes, and for safety, security, and fraud prevention. This means that we consider our legal and business obligations, potential risks of harm, and nature of the information when deciding how long to retain personal data. At the end of the retention period, personal data will be deleted, destroyed, or deidentified.

Children's and Minors' Data

Our Website and the use of services made available through UECU are not intended for children under the age of 13. UECU does not knowingly or specifically collect information about children under the age of 13 and believes that children of any age should get their parents' consent before giving out any personal data. If you believe that we have mistakenly or unintentionally

collected such information through our Website, please notify us at marketing@uecu.org so that we may immediately delete the information from our servers.

Changes to Our Privacy Policy

We may update this policy from time to time, and we will provide notice of any such changes to the policy as required by law. The date the privacy policy was last updated is identified at the top of the page. We will notify you of changes to this policy by updating the “last updated” date and posting the updated policy on the Website. We may email or otherwise communicate reminders about this policy, but you should check our Website periodically to see the current policy and any changes we have made to it.

Contact Information

To ask questions or comment about this privacy policy or our privacy practices, contact us at:

Utilities Employees Credit Union
11 Meridian Blvd
Wyomissing, PA 19610

Email: marketing@uecu.org