

Online Privacy Policy

Keeping Your Information Safe and Secure

Your privacy and security is extremely important to us. Learn more about how we protect you and how you can better protect yourself by recognizing, preventing, and reporting fraudulent activity.

<u>Southeast Financial Privacy Policy</u> - We know that you put a great deal of trust in us when you choose Southeast Financial for your banking needs. We're committed to providing you with a competitive menu of products and services to meet your financial needs, and we're equally committed to safeguarding your information. This notice describes how we protect the privacy of your personal information.

Online Privacy Policy

While our privacy policies are the same whether you are online or not, we have extra measures in place to protect your privacy when you bank online with Southeast Financial.

Website Privacy

As a general policy, we do not automatically collect personal information from our website users. We do collect and store information on the domain used to access our website, the Internet address of the website from which a user links to the Credit Union's website and the date and time of the visit to our website. This information is used only to measure the number of visitors to our website and the route a user travels while within the Credit Union's website to better serve users in improved design and site navigation.

Online Banking

Personal identification, such as your account number and password, is collected when a valid Credit Union member with active Credit Union account(s) enters the secure online banking area of the Credit Union's website. This information enables the Credit Union to regulate access of this information to those who request such access and those entitled to perform transactions on these account(s).

SFCU Card Control Mobile App

The SFCU Card Control mobile app periodically collects, transmits, and uses geolocation information for enabling features such as, but not limited to, card use and alerts to prevent fraudulent activities, but only if the end user expressly authorizes collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the feature(s) are being used or not at all, depending on the end user's selection. The end user can change his/her/their location permissions at any time in their device settings.

Online Forms

Southeast Financial Credit Union provides several <u>online forms</u> (applications, for example) to better serve the needs of members. Personal information provided via any Credit Union online form is used only to process the member's request for service. These forms are transmitted via secured means. However, if you are concerned about the security of transmitting this information via the Internet, you are encouraged to contact us directly at 615-743-3700 or 800-521-9653 to transmit the information another way.

Email Communication

We may use personal information you transmit to us to respond to inquiries for service or information, or improve the service the Credit Union provides. Since email communication may not be secure against

interception by unauthorized individuals, users may want to seek alternatives to email when it is necessary to provide sensitive or personal information.

Southeast Financial Credit Union will not transmit sensitive or personal information that can compromise or violate a user's privacy when communicating via email.

Cookies

Our website may use cookies (small pieces of information sent by our web server to a visitor's web browser that reminds our site about the user the next time he or she visits). We do not store confidential or sensitive information in cookies. The use of cookies allows us to enhance your online banking session and ease navigation through our website. For certain applications, such as online banking, cookies are required to help protect the privacy of your transactions by, for example, automatically terminating the online session if you forget to log out. It is important to know that **cookies** *cannot* be used to capture your email address, obtain data from your hard drive or gain confidential or sensitive information about you. You have the option to set your browser to notify you before accepting a cookie, allowing you to control whether a cookie is accepted or rejected. Information on these settings can be found under the "Help" menu in most browsers.

From time to time, we may also advertise on networks, including the Google content network, that use your browsing history across websites to choose which ads to display on their sites. Currently, Southeast Financial uses Remarketing with Google Analytics to advertise online. Using this technology, a unique adserving cookie is placed on your computer that uses *non-personal information* about your browser and your activity on our website to serve ads on the Google content network. As a result, you may notice advertising for Southeast Financial Credit Union elsewhere online when browsing. Please click here for more information about remarketing or to opt out of the Google remarketing cookie. To learn more about this type of advertising in general, and to opt out of seeing interest-based advertisements on participating sites, visit the Network Advertising Initiative home page. Please note that, even if you choose to remove your information (opt out), you will still see advertisements while you're browsing online. However, the advertisements you see may be less relevant to you and your interests.

Other Opt-Out Resources

Reduce the amount of advertising you receive from companies outside Southeast Financial Credit Union by contacting the following agencies:

<u>Direct Mail from outside sources</u> <u>National Credit Reporting Agencies</u> <u>National Do-Not Call Registry</u>

Important Note Regarding Links to Other Web Sites:

For your convenience, our website contains links to other websites. Southeast Financial is not responsible for the content of linked sites and does not represent either the third party or you, the member, if you enter into a transaction. Further, the privacy and security policies of linked sites may differ from those practiced by the Credit Union.