

Banner Mobile Banking App Privacy Notice

Last Updated: May 2023

Banner Mobile Banking App – powered by Fiserv – helps you manage your money, view your transactions and accounts, making it easy to manage your finances on the go.

Banner Mobile Banking App provides the Services to users on behalf of their financial institution Banner Federal Credit Union as a service provider. This Privacy Notice, in combination with relevant privacy notices that Banner Federal Credit Union provides to you (e.g., pursuant to financial privacy laws), informs you of the policies and practices regarding the collection, use and disclosure of any personal information that Banner Mobile Banking App collects from or about users in connection with our mobile application (the “**Services**”). The specific capabilities of the Services available to you vary depending on Banner Federal Credit Union. You can find more information about Banner Federal Credit Union’s privacy policies and your choices at Banner Federal Credit Union’s website or by contacting Banner Federal Credit Union.

Depending on the services offered by Banner Federal Credit Union, Banner’s Mobile App may allow you to:

- get real-time balances for your accounts
- manage your money
- view your transactions and statements
- make transfers
- pay your bills and manage billers
- pay other people
- deposit a check
- manage cards
- locate branches and ATMs
- receive alerts

THE TYPES OF INFORMATION BANNER MOBILE BANKING APP COLLECTS

Banner Mobile Banking App may collect personal information from you in the following ways:

(a) Personal Information You or Banner Federal Credit Union Provide to us.

- Banner Mobile Banking App may collect personal information from you or Banner Federal Credit Union, such as your first and last name, address, e-mail, User IDs, telephone number, and social security number when you open a new financial account or register for other financial services. Device images/videos may be accessed when you deposit a check or use a QR code to make peer to peer payments using Zelle or other payments functionality. Device contacts may be accessed when you to make peer to peer payments using Zelle or other payments functionality. Device location may be accessed to detect and prevent card transaction fraud and also to provide branch and atm locations.
- Banner Mobile Banking App may collect the financial and transaction information necessary to provide you with the Services, including account numbers, payment card expiration date, payment card identification, verification numbers, and transaction and payment history.
- If you provide feedback or contact Banner Mobile Banking App via email, Banner Mobile Banking App will collect your name and email address, as well as any other content included in the email, in order to send you a reply.
- Banner Mobile Banking App also collects other types of personal information that you provide voluntarily, such as any information requested by Banner Mobile Banking App if you contact Banner Mobile Banking App via email regarding support for the Services.

(b) Personal Information Collected from Third Parties. Banner Mobile Banking App may collect certain information from identity verification services and consumer reporting agencies, including credit bureaus, in order to provide some of our Services.

(c) Personal Information Collected Via Technology. We and our service providers may automatically log information about you, your computer or mobile device,

and your interaction over time with our Services, our communications and other online services, such as:

- Device data, such as your computer's or mobile device's operating system type and version, manufacturer and model, browser type, screen resolution, RAM and disk size, CPU usage, device type (e.g., phone, tablet), IP address, unique identifiers, language settings, mobile device carrier, radio/network information (e.g., WiFi, LTE, 3G), and general location information such as city, state or geographic area.
- Online activity data, such as pages or screens you viewed, how long you spent on a page or screen, the website you visited before browsing to the Service, navigation paths between pages or screens, information about your activity on a page or screen, access times, and duration of access.
- Cookies, which are text files that websites store on a visitor's device to uniquely identify the visitor's browser or to store information or settings in the browser for the purpose of helping you navigate between pages efficiently, remembering your preferences, enabling functionality, and helping us understand user activity and patterns.
- Local storage technologies, like HTML5 that provide cookie-equivalent functionality but can store larger amounts of data, including on your device outside of your browser in connection with specific applications.
- Web beacons, also known as pixel tags or clear GIFs, which are used to demonstrate that an email was accessed or opened, or that certain content was viewed or clicked.
- Location Information. If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, Banner Mobile Banking App will collect your location information when you use the Services; for example, to provide our fraud detection services. If you do not want Banner Mobile Banking App to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device.

HOW BANNER MOBILE BANKING APP USES YOUR INFORMATION

(a) General Use. In general, Banner Mobile Banking App uses your personal information to respond to your requests as submitted through the Services, to provide you the Services you request, and to help serve you better. Banner Mobile Banking App uses your personal information in the following ways:

- facilitate the creation of, secure and maintain your account;
- identify you as a legitimate user in Banner Mobile Banking App's system;
- provide improved administration of the Services;
- provide the Services you request;
- improve the quality of experience when you interact with the Services;
- send you administrative e-mail and/or push notifications, such as security or support and maintenance advisories; and
- send surveys, offers, and other promotional materials related to the Services.

(b) Compliance and protection. We may use your personal information to:

- comply with applicable laws, lawful requests and legal process, such as to respond to subpoenas or requests from government authorities;
- protect our, your or others' rights, privacy, safety or property (including by making and defending legal claims);
- audit our internal processes for compliance with legal and contractual requirements and internal policies;
- enforce the terms and conditions that govern the Service; and
- prevent, identify, investigate and deter fraudulent, harmful, unauthorized, unethical or illegal activity, including cyberattacks and identity theft.

(d) Creation of Non-Identifiable Data. Banner Mobile Banking App may create de-identified information records from personal information by excluding certain information (such as your name) that makes the information personally identifiable to you. Banner Mobile Banking App may use this information in a form that does not personally identify you to analyze request patterns and usage patterns to enhance Banner Mobile Banking App's products and services. Banner Mobile Banking App reserves the right to use and disclose non-identifiable information to third parties in its discretion.

DISCLOSURE OF YOUR PERSONAL INFORMATION

Banner Mobile Banking App discloses your personal information as described below.

(a) At the Direction of Banner Federal Credit Union. Banner Mobile Banking App may share your information with Banner Federal Credit Union or with third parties at the direction of Banner Federal Credit Union. Other than as described in this Privacy Notice in connection with the Services, this Privacy Notice does not apply to the processing of your information by Banner Federal Credit Union or third parties with whom Banner Mobile Banking App shares information at Banner Federal Credit Union's direction.

(b) Third Party Service Providers. Banner Mobile Banking App may share your personal information with third party or affiliated service providers that perform services for or on behalf of Banner Mobile Banking App, for the purposes described in this Privacy Notice, including: to provide you with the Services; to conduct quality assurance testing; to facilitate the creation of accounts; to optimize the performance of the Services; to provide technical support; and/or to provide other services to Banner Mobile Banking App.

(c) Corporate Restructuring. Banner Mobile Banking App may share some or all of your personal information in connection with or during negotiation of any merger, financing, acquisition or dissolution transaction involving the sale, transfer, divestiture, or disclosure of all or a portion of Banner Mobile Banking App's business or assets. In the event of an insolvency, bankruptcy, or receivership, personal information may also be transferred as a business asset. If Banner Mobile Banking App's company, business or assets is acquired by another company, that company will possess the personal information collected by Banner Mobile Banking App and the company will assume the rights and obligations regarding your personal information as described in this Privacy Notice.

(d) Authorities and Others. Regardless of any choices you make regarding your personal information, Banner Mobile Banking App may disclose your personal information to law enforcement, government authorities, and private parties, for the compliance and protection services described above.

LINKS TO OTHER SITES

The Services may contain links to third party websites. When you click on a link to any other website or location, you will leave the Services and go to another site and another entity may collect personal and/or anonymous information from you. Banner Mobile Banking App's provision of a link to any other website or location is for your convenience and does not signify Banner Mobile Banking App's endorsement of such other website or location or its contents. Banner Mobile Banking App has no control over, does not review, and cannot be responsible for, these outside websites or their content. Please be aware that the terms of this Privacy Notice do not apply to these outside websites. We encourage you to read the privacy notice of every website you visit.

YOUR CHOICES REGARDING YOUR INFORMATION

You have several choices regarding use of information on the Services.

(a) How We Respond to Do Not Track Signals. Some web browsers transmit "do not track" signals to the websites and other online services with which your web browser communications. There is currently no standard that governs what, if anything, websites should do when they receive these signals. Banner Mobile Banking App currently does not take action in response to these signals. If and when a standard is established, Banner Mobile Banking App may revise its policy on responding to these signals.

(b) Access, Update, or Correct Your Information. You can access, update or correct your information by changing preferences in your account. To do so, you should contact Banner Federal Credit Union. For additional requests, please contact Banner Federal Credit Union on whose behalf we are providing the Services to you.

(c) Opting Out of Email or SMS Communications. If you have signed-up to receive our email marketing communications, you can unsubscribe any time by clicking the "unsubscribe" link included at the bottom of the email or other

electronic communication. Alternatively, you can opt out of receiving marketing communications by contacting us at the contact information under "Contact Us" below. If you provide your phone number through the Services, Banner Mobile Banking App may send you notifications by SMS, such as provide a fraud alert. You may opt out of SMS communications by unlinking your mobile phone number through the Services.

(d) Opting Out of Location Tracking. If you initially consented to the collection of geo-location information through the Services, you can subsequently stop the collection of this information at any time by changing the preferences on your mobile device. Please note, however, that if you withdraw consent to Banner Mobile Banking App's collection of location information, you may no longer be able to use some features of the Services.

SAFEGUARDS AND RETENTION

We implement reasonable administrative, technical, and physical measures in an effort to safeguard the information in our custody and control against theft, loss and unauthorized access, use, modification and disclosure. Nevertheless, transmission via the internet is not completely secure and we cannot guarantee the security of your information.

Federal laws and regulations require that US financial institutions retain original, active and historical records. Your personal and financial data will be retained for a period of five to ten years, depending on applicable laws, regulations, and legitimate business needs.

A NOTE ABOUT CHILDREN

The Services are not directed towards individuals under the age of 18, and Banner Mobile Banking App does not intentionally gather personal information about visitors who are under the age of 18. If a child under 18 submits personal information to Banner Mobile Banking App and Banner Mobile Banking App

learns that the personal information is the information of a child under 18, Banner Mobile Banking App will attempt to delete the information as soon as possible.

PRIVACY NOTICE UPDATES

This Privacy Notice is subject to occasional revision. Banner Federal Credit Union or Banner Mobile Banking App may notify you, in their sole discretion, of any material changes in Banner Mobile Banking App's collection, use, or disclosure of your personal information by posting a notice on the Services. Any material changes to this Privacy Notice will be effective thirty (30) calendar days following notice of the changes on the Services or immediately where no notice is given. These changes will be effective immediately for new users of the Services. If you object to any such changes, you must notify Banner Mobile Banking App prior to the effective date of such changes that you wish to deactivate your account. Continued use of the Services following notice of any such changes (or use of the Services after any such changes) shall indicate your acknowledgement of such changes.

CONTACT BANNER MOBILE BANKING APP

If you have any questions or complaints about this Privacy Notice or Banner Mobile Banking App's data collection or processing practices, or if you want to report any security violations to Banner Mobile Banking App, please contact Banner Mobile Banking App by email at: dpo@fiserv.com; or by mail at:

Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045
PO Box 979
Brookfield, WI 53008-0979

Privacy Policy Disclosure

FACTS WHAT DOES BANNER FEDERAL CREDIT UNION 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: <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • credit history and credit scores 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons Banner Federal Credit Union chooses to share; and whether You can limit this sharing.	
Reasons We can share Your personal information	Does the Credit Union share?	Can You limit this sharing?
For Our everyday business purposes - such as to process Your transactions, maintain Your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For Our marketing purposes - to offer Our products and services to You	YES	NO
For joint marketing with other financial companies	YES	NO
For Our affiliates' everyday business purposes - information about Your transactions and experiences	NO	WE DON'T SHARE
For Our affiliates' everyday business purposes - information about Your creditworthiness	NO	WE DON'T SHARE
For Our affiliates to market to You	NO	WE DON'T SHARE
For non-affiliates to market to You	NO	WE DON'T SHARE
Questions?	Call (602) 254-5291 or write to Us at: 5757 W. Thunderbird Rd., Ste E-155, Glendale, AZ 85306	

Who We are	
Who is providing this notice	Banner Federal Credit Union
What We do	
How does Banner Federal Credit Union protect my personal information?	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.
How does Banner Federal Credit Union collect my personal information?	<p>We collect Your personal information, for example, when You</p> <ul style="list-style-type: none"> • open an account or deposit money • pay Your bills or apply for a loan • use Your credit or debit card <p>We also collect Your personal information from others, such as credit bureaus, affiliates, or others.</p>
Why can't I limit all sharing?	<p>Federal law gives You the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about Your creditworthiness • affiliates from using Your information to market to You • sharing for non-affiliates to market to You <p>State laws and individual companies may give You additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Banner Federal Credit Union has no affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Banner Federal Credit Union does not share with non-affiliates so they can market to You.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You. Our joint marketing partners include categories of companies, such as:</p> <ul style="list-style-type: none"> • <i>financial service providers</i> • <i>insurance companies</i>