



## What does Ascend Federal Credit Union ("Ascend") do with personal information?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice. Location information may be collected<sup>1</sup> and shared with vendors to identify the physical location of your device if you use our mobile application(s) and you allow it.</p>
<b>How?</b>	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 Ascend chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Ascend share this?	Can you limit this sharing?
<b>For our everyday business purposes</b> – 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> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	N/A
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	N/A
<b>For nonaffiliates to market to you</b>	Yes	Yes

All above excludes text messaging originator opt-in data and consent; this information will not be shared with any third parties.

<sup>1</sup>Ascend and/or its vendors may retain a record of the location data which was reported as a part of the mobile location confirmation service for a maximum of 18 months.

## Who We Are

<b>Who is providing this notice?</b>	Ascend Federal Credit Union
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## What We Do

<b>How does Ascend FCU 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. Ascend regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.
<b>How does Ascend FCU collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. We collect your device's location information if you use our mobile applications and allow it. <sup>2</sup>
<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 nonfinancial companies. <ul style="list-style-type: none"> <li>• Ascend has no affiliates</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Ascend shares information with nonaffiliates including investment, insurance and other financial services companies.</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>• Ascend shares information with nonaffiliated investment and insurance companies.</li> </ul>

<sup>2</sup> You may incur charges for data transfer depending upon your mobile phone data plan. Ascend will automatically re-enroll your Visa card(s) in the mobile location confirmation service if a replacement account number is issued for you.

## Mobile App Permissions

Ascend's mobile application ("Mobile App") may request access to information stored on your device such as location, camera (including photos), contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account. The information collected is shared with third parties only insofar as is necessary to support the action you are undertaking (e.g., we share the check-image with the check processing vendor, we pass Contact information to Zelle® for adding payees, if you initiate a video chat, we pass the video to the chat vendor). None of the information gathered by the Mobile App is used for marketing purposes.

It is important for you to understand that:

- Before granting access to this information, you will be prompted to give the application that permission.
- If you do not wish to grant that permission, you may decline, however, this may make some functionality unavailable. For example, declining access to your camera will prevent you from being able to utilize our mobile deposit feature.

To update access permissions, you may call 800-342-3086, email [memberservice@ascend.org](mailto:memberservice@ascend.org), or you may visit one of our many local branches. Your personal details, such as email address, phone numbers and mailing address, may all be updated in the Mobile App.

<b>Location</b>	We access your device's location so we can detect suspicious activity (e.g., unusual login attempts from foreign countries). Your location can also be used to help find the nearest ATM or branch location.
<b>Camera / Images</b>	This permission allows you to capture an image of a check, and deposit it into your account. We also allow you to capture a Profile Picture, and navigate to websites via QR codes.
<b>Contacts</b>	The Mobile App accesses your contact list only for Zelle® Services. You must manually add the option to allow the use of contacts for Zelle® payments. If contact information is used to create a payee, Zelle® keeps the payee information for as long as the client is an active mobile banking customer.
<b>Access to External Storage</b>	This permission will allow you to send attachments with a Secure Message, or use a saved image as your Profile picture. This data is not shared externally.
<b>Record Audio</b>	The Mobile App needs access to your audio to support online chat sessions. (Glia Chat).

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.

The application information is retained in accordance with state and federal record retention laws.

## Online Privacy Policy

### Information We Collect

Ascend Federal Credit Union, together with its subsidiaries and affiliates (collectively, "Ascend", "we", "us" or "our"), strives to serve your needs and to protect your identity and any information we collect about you.

## Personal Information

When you visit or use our online services, we may collect personal information from or about you including your name, email address, mailing address, telephone number(s), account numbers, location information, account, or transaction information. We may also collect payment card information, tax identification numbers, social security numbers, driver's license numbers (or comparable) when you provide such information while using our online services and where we believe it is generally required for ordinary business purposes. We do not knowingly collect personal information from individuals under the age of 13 without obtaining consent from a parent or legal guardian.

We may use your personal information to provide and improve our products and services; to process transactions and payments; to conduct analytics and research; to enhance your experience on our Sites; to help deliver our ads on your web browser; to measure advertising campaign effectiveness; to respond to your requests and communications; to manage your preferences; as required to meet legal and regulatory obligations; and for any other purposes that we may specifically disclose at the time we collect or you provide your information. We do not sell your personal information.

It is essential that we have accurate and up-to-date personal information for you. If you notice that your information is incomplete, inaccurate, or out of date, you can update these details via digital banking, the Ascend mobile app, or by contacting us at 800-342-3086. You may also write to us at Ascend Federal Credit Union, 520 Airpark Drive, P.O. Box 1210, Tullahoma, TN 37388.

## Mobile Application and Optimized Websites

For your convenience, we offer you the ability to access some of our products and services through mobile applications and mobile-optimized websites. When you interact with us through mobile devices, we may collect information such as unique device identifiers for your mobile device, your screen resolution and other device settings, information about your location, and analytical information about how you use your mobile device.

## Additional Information

We also collect information that you do not provide directly, such as information about your device including, but not limited to, the IP address of the device you use to connect to the online service, the type of operating system and browser you use, information obtained from cookies that have been placed on your device or internet browser at our Sites or at other websites you have visited, demographic information, aggregated information, information about how you use our products and services and about the transactions you perform using our products and services, and other information obtained through your access to or use of a Site. We may also collect information about you from additional online and offline sources including from co-branded partner sites (if any) or commercially available third-party sources, such as credit reporting agencies. We or our third-party partners may also use cookies, web beacons, or other technologies to collect and store other information about your visit to, or use of, our online services. In addition, we may later associate the usage and other information we collect online with personal information about you. We may combine this information with the personal and other information we have collected about you.

## Understanding Cookies, Web Beacons, and Tracking Technologies

We, or our service providers, and other companies we work with may deploy and use cookies, web beacons, local shared objects, and other tracking technologies for the following purposes: fraud prevention and monitoring our advertising and marketing campaigns. Some of these tracking tools may detect characteristics or settings of the specific device you use to access our online services.

- "Cookies" are small amounts of data a website can send to a visitor's web browser. They are often stored on the device you are using to help track your areas of interest. Cookies may also enable us or our service providers and other companies we work with to relate your use of our online services over time to customize

your experience. Most web browsers allow you to adjust your browser settings to decline or delete cookies, but doing so may degrade your experience with our online services.

- Clear GIFs, pixel tags or web beacons—which are typically one-pixel, transparent images located on a webpage or in an email or other message—or similar technologies may be used on our sites and in some of our digital communications (such as email or other marketing messages). They may also be used when you are served advertisements, or you otherwise interact with advertisements outside of our online services. These are principally used to help recognize users, assess user actions and traffic patterns and measure site or campaign engagement.
- Local Shared Objects, sometimes referred to as “flash cookies” may be stored on your hard drive using a media player or other software installed on your device. Local Shared Objects are like cookies in terms of their operation but may not be managed in your browser in the same way.

## Use of Information for Advertising

We may use personal information in connection with our online advertising activity. Online advertisements may include email, digital banner ads, video ads, or other formats. These advertisements may appear on our properties, and we may contract with third party advertising companies to promote our products and services and serve related advertisements on websites and mobile applications that are owned or operated by parties not affiliated with us.

To better understand which of our products and services may be of interest to you and to tell you about those products and services, we may collect information about your online activities over time and across third party websites and online services. We may also engage third party service providers to collect information about your online activities over time and across third party websites and online services when you use our Site. Serving advertisements based on a person’s online activities over time and across third party websites and online services is known as “online behavioral advertising.” Below are some tips and other important information regarding online behavioral advertising:

- If you are given an opportunity to opt out from online behavioral advertising and you make an opt-out election, then to maintain the opt-out election at our Sites and at other websites that might serve behavioral advertisements on our behalf, your browser must be enabled to accept cookies. If you delete cookies, buy a new device, access our Sites or other websites from a different device, login under a different screen name, or change web browsers, you will need to opt out again.
- You also may be able to avoid online behavioral advertising by disabling scripting in your browser. Please check the security settings in your browser to determine the status of scripting settings. However, please note that if you disable scripting, you may be unable to use certain features on a website. In other cases, the website may become inoperable, your experience may not be optimal, you may not be using the latest standards for safe and secure transactions, or you may not be allowed to access the site.
- You should be aware that even if you exercise a choice not to receive targeted advertisements in connection with online behavioral advertising, your election does not necessarily stop the collection of information about your online activities over time and across third party websites and online services for purposes other than online behavioral advertising.
- You may still receive generic advertising (i.e., advertising that is not based on your online activities over time and across third party websites and online services) even if you opt out of online behavioral advertising, and opting out of online behavioral advertising may not result in the termination of advertising and promotions provided in connection with services we may offer.

We may share personal information with third-party advertising companies with which we have contracted to

support other targeted advertising, promotional, and rewards programs. You may opt out of rewards programs we offer and the targeted advertising and promotions that are associated with the programs. Please see the terms of the applicable rewards program for information about opting out. Additional information on our banking terms and conditions can be found at [ascend.org/disclosures-and-notices](https://ascend.org/disclosures-and-notices).

## Social Media

We may use social media websites and applications (e.g., Facebook®, Instagram®, YouTube®, LinkedIn®, etc.) to interact with you and to communicate information about us and about our products and services. We may collect information from our interactions with you at such social media websites and applications, and we may use the information for the purposes and uses described in this Notice. If we disclose any terms of use at specific social media pages that we manage, you also will be subject to those terms when you interact with those pages. The owners and operators of social media websites and applications may impose their own terms of use and privacy policies regarding their use. This Notice does not govern the use, handling, or treatment of content you may post to social media websites and applications by the owners and operators of those websites and applications. You should review the terms of use and privacy policies of any social media website or application you use to make sure you understand your rights and obligations regarding content you post.

## Legal Obligations

We may disclose information in response to subpoenas, warrants, or court orders, or in connection with any legal process, or to comply with relevant laws. We may also share your information in order to establish or exercise our rights, to defend against a legal claim, to investigate, prevent, or take action regarding possible illegal activities, suspected fraud, safety of a person or property, a violation of our policies, or to comply with your request for the shipment of products to or the provision of services by a third-party intermediary.

## Policy Updates

This policy is subject to change at any time. When it does, we will let you know by appropriate means, such as by posting the revised policy on [ascend.org](https://ascend.org) with a new "Last Updated" date. Any changes to our policy will become effective when posted, unless indicated otherwise.

## Questions or to Opt-out

Please call 800-342-3086 or visit [ascend.org](https://ascend.org).

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