WHAT DOES INTERIOR 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 how we handle user privacy.

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 and account balances
- Credit history and credit scores
- Income and payment history

When you are no longer our 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 Interior Federal Credit Union chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Interior Federal Credit Union share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes – to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

Questions?
Call toll-free (800) 914-8619 or go to www.interiorfcu.org
## What we do

| **How does Interior 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.  
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.  
We restrict access to non-public information about you to those employees who need to know to provide you with a product or service. |
|---|---|
| **How does Interior Federal Credit Union collect my personal information?** | We collect your personal information, for example, when you  
open an account or deposit money  
pay your bills or use your credit or debit card  
apply for financing  
We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| **Why can't I limit all sharing?** | Federal law gives you the right to limit only  
sharing for affiliates' everyday business purposes – information about your creditworthiness  
affiliates from using your information to market to you  
sharing for nonaffiliates to market to you  
State law and individual companies may give you additional rights to limit sharing. |

## Definitions

| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
**Interior Federal Credit Union has no affiliates.** |
| --- | --- |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
**Interior Federal Credit Union does not share with our nonaffiliates so they can market to you.** |
| **Joint Marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
**Our joint marketing partners include insurance companies.** |

## Other important information
Mobile App Information

Interior FCU's Mobile App, in conjunction with Pulsate, collects location data to enable in-app notifications & push notifications even when the app is closed or not in use. We do not share location history or any other identifying information collected in our Mobile App.

For your reference, Pulsate collects the following information:

- **Location** - Used for geofencing and beacon scanning essential for advertising/marketing campaign delivery.
- **UserID** - Pulsate creates a random user GUID upon initial app access, which is later used during every connection with Pulsate. This GUID is unique for each device/app and changes after every app reinstall. This ID is used for identifying a user and sending campaigns.
- **Product Interaction** - Pulsate tracks user's app entry, app exit, and pages viewed within the app.
- **Name** - Pulsate collects user's first name for product personalization purposes.