



1123 W Harvard Ave
 Roseburg, OR 97471
 (541) 672-9000
www.cascadecu.org

Privacy Policy

What does Cascade Community Federal Credit Union do with your personal information?

What you need to know about our Privacy Policy:

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 social security number and income, account balances and transaction history, credit history and credit scores.

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 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 Cascade Community Federal Credit Union chooses to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES CASCADE COMMUNITY FEDERAL 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 Service 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 nonaffiliates to market to you	No	We don't share

If you have questions:

Call 800.848.0618 or 541.672.9000 or write to us at:

Cascade Community Federal Credit Union
1123 W. Harvard Ave.
Roseburg, OR 97471

Who we are:

Who is providing this notice? Cascade Community Federal Credit Union (CCCU).

What we do:

How does CCCU 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 secure files and buildings.

How does CCCU collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan.
- apply for any credit union service.
- make deposits to or withdrawals from your accounts.

We also collect your personal information from others, including credit bureaus or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only:

Federal law only gives you the right to limit information sharing as follows:

- 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 laws and individual companies may give you additional rights to limit sharing.

Definitions:

“Affiliates” means companies related by common ownership or control. They can be financial or non-financial companies. Companies related by common ownership or control. They can be financial and non-financial companies.

- CCCU has no affiliates.

“Nonaffiliates” means companies not related by common ownership or control. They can be financial or non-financial companies. Companies not related by common ownership or control. They can be financial and non-financial companies.

- CCCU does not share with non-affiliates so they can market to you.

“Joint Marketing” means a formal agreement between nonaffiliated financial companies that together market financial products or Service to you. A formal agreement between Cascade Community Federal Credit Union and a nonaffiliated financial company where we jointly market financial products or Service to you.

- CCCU's joint marketing partners include financial service providers.



Online Privacy Policy

This Online Privacy Policy describes the types of "Personal Information" (information that is identifiable to a particular person) that is collected (directly or through service providers) in connection with the Cascade Community Federal Credit Union (CCCU) website, www.cascadecu.org ("Site"), Mobile App ("App") and related Services (collectively, the "Service").

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Sites. By accessing or using the Service, you agree to this privacy policy. This policy may change from time to time (see Online Privacy Policy Updates and Amendments). Your continued use of the Service after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

This document supplements the disclosures in the Privacy Policy that you received or acknowledged in connection with opening an account or establishing your online banking, which is required to use the App, and it may be viewed at www.cascadecu.org.

This Online Privacy Policy, in combination with other relevant Privacy Policies that we provide to you (e.g., pursuant to financial privacy laws), inform you of the policies and practices regarding the collection, use, and disclosure of any personal information that we and our service providers collect from or about users in connection with our Service.

Types of information we collect and how we collect it:

We collect several types of information from and about users of our Service, including information by which you may be personally identified, such as name, postal address, e-mail address, telephone number, or any other identifier by which you may be contacted online or offline ("personal information"), and/or information that is about you but individually does not identify you, such as search queries, your internet connection, the equipment you use to access our Sites, anonymized IP addresses or usage details.

We collect records and copies of your correspondence (including email addresses) if you contact us. Please note that emailing information or forms cannot be guaranteed to be secure and we recommend that you NOT share sensitive personal information or account data via email.

We collect your responses to surveys that we might ask you to complete for research purposes as well as details of transactions you carry out through our online banking platform on our Sites and your search queries on the Sites.

We collect information directly from you when you provide it to us. We also collect information you provide through our Sites as well as information that is collected automatically as you navigate through our Sites.

Information provided through our Service may include:

Information that you provide by filling in forms on our Site. This includes information provided at the time of registering to use our online banking Service or requesting additional products or services such as a loan. We may also ask you for information when you enter a contest or promotion sponsored by us, and when you report a problem with our Services. Information collected automatically may include usage details, anonymized IP addresses, and information collected through cookies, web beacons, and other tracking technologies.

Mobile Remote Deposit Capture (mRDC) – The App, with your consent, accesses your device’s camera and media storage to obtain images of checks you wish to deposit using the App. mRDC allows you to deposit checks to your checking or savings accounts by photographing the check(s) and delivering the images to CCCU. If you choose to use mRDC to deposit checks to your accounts, we need to receive permission to access your device’s camera and media storage. With your first use of mRDC, a pop-up will appear requesting access to your camera and media saved to your device. Please click the “Allow” button to authorize our access to your photos. mRDC is not offered to minors under the age of 16. Other restrictions and eligibility requirements for the mRDC apply as described in the Mobile Deposit Service Agreement with mobile Remote Deposit Capture.

Card Controls – We may collect personal information about you, which may include name, postal address, zip code, e-mail address, telephone number, account numbers, payment card expiration date, payment card identification or verification numbers, social security number, mobile device location, and other information. You may be asked to grant permission for access to your mobile device's geolocation data, such as to verify the location of ATM or in-store transactions.

Zelle® – The App, with your consent, accesses the contact’s information stored on your mobile device. This information allows you to fill information fields from your contacts to send or receive funds using the Zelle feature of the App. If you would like to use this feature of Zelle, we need to receive permission to access your contacts. With your first use of Zelle, a pop-up will appear when you go to add recipients from your phone contacts. Please click the “Allow” button to authorize our access to your contacts.

Google Analytics – We use Google Analytics (GA) for aggregated, anonymized website traffic analysis. In order to track your session usage, Google drops a cookie (_ga) with a randomly generated ClientID in your browser. This ID is anonymized and contains no identifiable information like email, phone number, name, etc. We do not send GA your full IP address. We use GA to track aggregated website behavior, such as what pages you looked at and for how long. This information is important to us for improving the user experience and determining site effectiveness.

Cookies – A cookie (or browser cookie) is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting, you may be unable to access certain parts of our Service. Unless you have adjusted your

browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Sites.

Web Beacons – Pages of our Sites and our emails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Credit Union, for example, to count users who have visited those pages or opened an email and for other related Sites statistics (for example, recording the popularity of certain Site content and verifying system and server integrity).

How we use your information collected in the Service:

General Use – In general, we use your personal information collected through your use of the Service to respond to your requests as submitted through the Service, to provide you the Service you request, and to help serve you better. We use your personal information, in connection with the Site and the App, in the following ways:

Facilitate the creation of, and secure and maintain your account - We use your personal information to identify you as a legitimate user in our system, to provide improved administration of the Service, provide the Service you request, including use of Zelle® and mRDC. We also use this information to improve the quality of experience when you interact with the Service, to send you administrative e-mail notifications, such as security or support and maintenance advisories, and to send surveys, offers, and other promotional materials related to the Service.

Compliance and protection – We may use your personal information to comply with applicable laws, lawful requests, and legal processes, such as to respond to subpoenas or requests from government authorities, to protect our, your or others’ rights, privacy, safety or property (including by making and defending legal claims). We may use your personal information to 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.

Creation of Non-Identifiable Data – The Sites and 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. We may use this information in a form that does not personally identify you to analyze request patterns and usage patterns to enhance our products and services. We reserve the right to use and disclose non-identifiable information to third-parties at our discretion.

Disclosure of your personal information:

To help deliver products, services, and content tailored to your online Service and use, we may share aggregated and anonymous information with third-parties. We disclose your personal information collected through your use of the Service as described below.

In Accordance with Our Other Privacy Policies – Other than as described in this Online Privacy Policy in connection with the Sites and App, this Online Privacy Policy does not apply to the processing of your information by us or third-parties with whom we share information.

Third-party Service Providers – We may share your personal information with third-party or affiliated service providers that perform services for or on behalf of us in providing the Sites and App, for the purposes described in this Online Privacy Policy, including to provide you with the Service; to conduct quality assurance testing; to facilitate the creation of accounts; to optimize the performance of the Service; to provide technical support; and/or to provide other services to the Sites and App.

Authorities and Others – Regardless of any choices you make regarding your personal information, the website and Apps may disclose your personal information to law enforcement, government authorities, and private parties for the compliance and protection Service described above.

Third-party links and third-party content:

Some content or applications within the Service are served by third-parties. These third-parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our Sites. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different Sites and other online Service.

The website and Apps may contain links to third-party websites. When you click on a link to any other website or location, you will leave the website and/or Apps and go to another site. Another entity may collect personal and/or anonymous information from you. The website and/or App’s provision of a link to any other website or location is for your convenience. It does not signify our endorsement of such other website or location or its contents. We have no control over, do not review, and cannot be responsible for, these outside websites or their content. Please be aware that the terms of this Online Privacy Policy do not apply to these outside external websites. We encourage you to read the privacy policy of every website you visit.

Your choices regarding your information and opting-out:

We strive to provide you with choices regarding the personal information you provide to us.

Automated Data Collection and Cookies: To opt-out of any future automated data collection from Google, install the Google Analytics Opt-Out Browser Add-On. You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To learn how you can manage your cookie settings, visit the support website for your browser. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.

How We Respond to Do Not Track Signals: Some web browsers transmit “do not track” signals to the websites and other online Service with which your web browser communicates. There is currently no standard that governs what, if anything, websites should do when they receive these signals. We currently

do not take action in response to these signals. If and when a standard is established, we may revise its policy on responding to these signals.

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 Service, we may send you notifications by SMS. You can cancel the SMS service at any time. Just text "STOP" to the short code. After you send the SMS message "STOP" to us, we will send you an SMS message to confirm that you have been unsubscribed. After this, you will no longer receive SMS messages from us. If you want to join again, just sign up as you did the first time and we will start sending SMS messages to you again.

Opting Out of Location Tracking: If you initially consented to the collection of geo-location information through the Service, 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 our collection of location information, you may no longer be able to use some features of the App.

Data Security and Record Retention:

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. All information you provide to us is stored on secure servers behind firewalls. Any payment transactions will be encrypted using SSL technology.

Generally, unless otherwise required by law, transactional information is kept no longer than seven years, and personal identifying information is kept no longer than five years after the customer relationship has ended. Data is destroyed in a manner consistent with industry practice, such that the information may not later be reconstructed.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Sites, you are responsible for keeping this password confidential. We ask that you not to share your password with anyone.

Children Under the Age of 13:

The Service are not directed towards individuals under the age of 13 without obtaining consent from a parent or legal guardian and we do not, through the website or Apps, intentionally gather personal information about visitors who are under the age of 13. If a child under the age of 13 submits personal information to us through the website or Apps, and we learn that the personal information is the information of a child under 13, we will attempt to delete the personal information of the child under 13 as soon as possible.

To learn more about the Children’s Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission’s website.

Online Privacy Policy Updates and Amendments:

This Privacy Policy is subject to occasional revision. We will notify you of any material changes in its collection, use, or disclosure of your personal information by posting a notice on the Service. Any material changes to this Privacy Policy will be effective thirty (30) calendar days following notice of the changes on the Service. These changes will be effective immediately for new users of the Service. If you object to any such changes, you must notify us prior to the effective date of such changes that you wish to deactivate your account. Continued use of the Service following notice of any such changes shall indicate your acknowledgement of such changes.

How to contact us:

If you have any questions or complaints about this Online Privacy Policy, or the website, or the App's data collection or processing practices, or if you want to report any security violations to the website and/or App, please contact us by calling or texting 541.672.9000, by calling 800-848-0618, by emailing info@cascadecu.org, or by mail at:

Cascade Community Federal Credit Union
1123 W. Harvard Ave.
Roseburg, OR 97471