



Web and Mobile Services Privacy Policy

1. INTRODUCTION

Denver Fire Department Federal Credit Union (DFDFCU) (or "we," "us," or "our"), created this privacy policy to demonstrate our firm commitment to your privacy and protection of your information. This policy covers how DFDFCU, and its subsidiaries manage personal information that you submit, we collect and receive on our website at www.dfdfcu.com, together with any other websites and related mobile applications owned, operated, or controlled by us (referred to herein individually and collectively as the "website") and related to your use of our web services and mobile applications (hereinafter collectively, "Services"). We provide the website and our products and Services to you subject to the following conditions (this "Privacy Policy"), which is subject to, and incorporated by reference into, our Terms and Conditions.

BY VISITING THE WEBSITE, AND USING OUR SERVICES, YOU ACKNOWLEDGE AND AGREE THAT YOU HAVE READ THIS PRIVACY POLICY AND AGREE TO THE COLLECTION, USE, AND OTHER PROCESSING OF YOUR INFORMATION IN ACCORDANCE WITH THE PRACTICES DESCRIBED IN THIS PRIVACY POLICY. IF YOU DO NOT AGREE TO ALL OF THE TERMS, CONDITIONS AND PRACTICES SET FORTH HEREIN, DO NOT ACCESS THE WEBSITE OR ANY OF ITS PAGES OR USE OUR OTHER WEB OR MOBILE SERVICES.

2. INFORMATION COLLECTION AND USAGE

The types of nonpublic personal information that we may collect depends on which of our Services you are utilizing. We may collect the following types of information:

- Information we receive from you on applications, forms, and in other communications to us, including but not limited to, identification information such as name, street address, e-mail address(es), telephone, and facsimile number(s).
- Information pertaining to your transactions with us, our affiliates, and others.
- Information obtained when verifying your registration when using our Services, including but not limited to, username, password, and secret questions and secret answers for resetting passwords.
- Information from your browser or mobile device, including but not limited to: Internet Protocol address, type of mobile device, mobile operating system, browser type, pages you visit and the information you request, and the date and time of your access.
- E-mails or other communications sent to us by you.

DFDFCU uses the above-listed information, only as permitted by law, including for the following purposes:

- To complete transactions and provide the Services authorized by you.
- For general business purposes, including but not limited to; to diagnose problems with the website or application, to send you information about your account, to notify you of new products or applications being released, to prevent fraud and unauthorized transactions, to verify your identity, to determine and confirm your transaction limits, to perform collections, to comply with laws and regulations, to



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protect the personal safety of subscribers or the public, to prevent and defend claims, to resolve disputes, to troubleshoot problems, to analyze our products and services, to enforce our Terms and Conditions for our Services, to protect our rights and property, and to customize, measure, and improve our Services.

3. INFORMATION SHARING AND DISCLOSURE

We may share your information in the following limited circumstances:

- When your consent is expressly provided.
- With companies that assist us in administering and bringing you, our Services. The information shared with these companies typically includes information to process transactions on your behalf, conduct our operations, follow your instructions as you authorize, or protect the security of our financial records. These companies may include credit, product development, and data processing vendors.
- With other financial institutions, such as member credit unions. The information shared with these financial institutions typically includes information to verify accounts, confirm transactions, and to coordinate and improve the Services provided to you.
- This includes using Tracking Technologies (defined below), web server log files and tracking code, and information we receive through the use of these Tracking Technologies to analyze trends, administer this website or Service, track users' movements, and gather broad demographic information for aggregate use. Information of this type may be combined with other sources of information for these purposes. This allows us to recognize your needs and continue to make the improvements that are important to you and our customers.
- Generally, we do not sell, rent, lease, or disclose your personal information to third parties except if you consent to such disclosure or as described in this Privacy Policy. There are other situations when we may disclose to third parties your personally identifiable information, when permitted or required by law, such as in response to legal process or to government entities, or when you have requested us to share information about you with a third party. In the event that we go through a business transition, such as a merger, another company acquires us or our affiliates, or we sell a portion of our assets, your personal information will, in most instances, be part of the assets transferred. We may, but are under no obligation to, keep information we collect indefinitely.
- We may create non-identifiable information records from personal information by excluding certain information, such as your name and account number. We may use this information in a form that anonymizes your data and does not personally identify you, to analyze usage and request patterns and to enhance our products and services. We reserve the right to use and disclose anonymized data with third parties in our discretion.
- We reserve and have the right to disclose any information about you or your use of this website without your prior permission if we have a good faith belief that such action is necessary to: (i) protect and defend our rights, property, or safety or that or



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those of our affiliates, other users of this website, or the public; (ii) enforce the Terms and Conditions or other terms for this website; or (iii) respond to claims that any content violates any law or the rights of third parties. We may also disclose information as we deem necessary to satisfy any applicable law, regulation, legal process, or governmental request.

4. HOW WE PROTECT YOUR PERSONAL INFORMATION

We have reasonable and appropriate security measures in place to attempt to protect against the loss, misuses, and alteration of your personally identifiable information under our control. We have taken reasonable steps to confirm the information is retained in secured facilities and that reasonable measures have been implemented for protection from unauthorized access. This website utilizes industry-standard SSL technology to allow for the encryption of potentially sensitive information submitted to us but may not always secure other parts of our website.

No security system is impenetrable. We cannot guarantee the security of our website or databases, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the Internet. We ask that you do your part by maintaining any usernames and passwords you use to access the Internet or this website strictly confidential.

5. OPTING OUT

If you do not wish to receive periodic mailings or e-mails, or telephone contact concerning our website or our products or Services, you may opt-out of receiving such marketing or promotional communications by sending us a written request to experience@dfdfcu.com or by following the opt-out instructions in the communication you receive from us. However, if you choose to opt-out of marketing or promotional communications we reserve the right to contact you regarding technical support and any other matter that might affect our Service to you, and/or your use of the website or mobile applications, as applicable.

6. COOKIES AND OTHER TRACKING TECHNOLOGIES

Every time you come to the website, our website's web server automatically collects, and we may use, your cookies, web beacons, and other similar tracking technologies (collectively "Tracking Technologies") to collect "non-personal" information as you browse our website or other Services. Generally, your email address and all other personal information is collected only when you voluntarily provide that data.

Some of these Tracking Technologies may be placed by third-party service providers to help determine the effectiveness of our advertising campaigns or email communications. The use of Tracking Technologies by third-party service providers is within their control and not ours. We do not control their websites or their policies and practices regarding your information, and you should be aware that different rules might apply to the collection, use or disclosure of your information by third parties in connection with their advertisements or promotions and other sites you encounter on the Internet. This Privacy Policy does not



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cover any use of information that a third-party service provider may directly collect from you, and we do not undertake to confirm, investigate, or police their practices.

Using these Tracking Technologies is a standard practice on the Internet. If you do not want a cookie placed on your computer as a result of using the website or Services, you may disable cookies altogether by setting your browser or third-party software to reject cookies. If you reject the cookie, you may be unable to use portions of our website or Services that require registration, some pages of the website or Services might not function properly, and the website or Services experience will not be capable of being tailored to you from visit to visit. Please consult your web browser's documentation for more information about how to turn cookies on and off for your browser. Cookies are placed on your computer, and accordingly we neither store cookies on our computers nor forward them to any external parties.

7. GEOLOCATION TRACKING

The Services periodically collect, transmit, and uses geolocation information to enable features that prevent fraudulent card use and send alerts, 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 Solution is being used or not at all, depending on the End User's selection. End-Users can change their location permissions at any time in their device settings. Please note, by withdrawing consent of our collection of location information, you may no longer be able to use some features of our Services.

8. WEB BROWSER DO NOT TRACK SIGNALS

Some browsers transmit "do not track" signals to the website and other online services 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 a standard is established, we may revise our policy on responding to these signals.

9. MODIFYING YOUR PERSONAL INFORMATION

You may access and modify your personal information at any time by logging into your account via online or mobile banking and clicking on the Settings option. If you request the deactivation or change of information on our system, such information may be retained in our backup systems for a period of time due to technology restrictions or as a precaution against systems failures. Some information may be retained for longer periods as provided in this Privacy Policy, required by law or otherwise.

10. CHILDREN

The website and Services are not directed toward children under the age of thirteen, and we do not knowingly collect any personal information from children under the age of thirteen. If a child provided this website or Services with personal information, we ask that a parent or guardian send us a written request to the address listed below and we will promptly delete the child's information from our records.



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11. PRIVACY POLICY CHANGES

DFDFCU is always improving our Services. As our Services evolve, we may update or amend this Privacy Policy. If we modify this Privacy Policy, we will post the revised Privacy Policy online. The revised Privacy Policy will be effective immediately at the time of posting, unless a later effective date is expressly stated therein. We will also revise the "Last updated" date stated below. It is your responsibility to periodically review this Privacy Policy. Users are bound by any changes to this Privacy Policy by using our Services after such changes have been first posted. If you do not agree to the new posted Privacy Policy, your only remedy is to discontinue use of the website or Services.

12. CONTACT INFORMATION

If you have any questions regarding this Privacy Policy, you may contact us via the information provided below:

DFDFCU

12 Lakeside Lane

Denver, CO 80212

Phone: 303-228-5300

Email: experience@dfdfcu.com