

## Michigan Schools and Government Credit Union Online Privacy Policy

Effective Date: April 12, 2024

Michigan Schools and Government Credit Union (“we”, “our,” and “us”, and “Credit Union”) values the privacy of our members and visitors to our Sites. We take our responsibility seriously to protect any information we may collect as you interact with us online.

### Our Online Privacy Policy

This Online Privacy Policy (“Policy”) covers your interaction with us and partners engaged by us to provide online and mobile services to you when you visit any mobile or online site or application that we own and operate, including, but not limited to, our website ([www.msgcu.org](http://www.msgcu.org)) and our mobile application (collectively, “Sites”).

This Policy describes and discloses:

- the types of personally identifiable information (“Personal Information”) that we may collect about you when you interact with or visit our Sites; describes categories of other persons or entities with whom we may share your Personal Information;
- the way you can review and request changes to any of your Personal Information that we collect;
- whether other parties may collect Personal Information about your online activities over time and across different websites when you use our Sites;
- if we engage in the collection of your Personal Information about your online activities over time and across different websites;
- how we respond to web browser “do not track” signals or other opt-out mechanisms;
- how we protect children’s privacy; and
- how we will inform you of important changes to our Policy;

This Policy does **not** cover your interaction with websites or mobile applications that we do not own and operate, including, but not limited to, those of third parties and partner companies linked to from our Sites. Websites and mobile applications that we do not own and operate are governed under their own privacy policies. We encourage you to carefully review those other privacy policies before engaging with those websites and applications.

### What Information Do We Collect?

We collect Personal Information only as allowed by law. Use of the internet makes it possible for other parties to collect data about your online activities over time and across different websites, including when you use our Sites. We may collect Personal Information when you enter data into forms, surveys, or applications for new products or services, or when you use our products and services. Personal Information may include your name, member number, address, social security or other government-issued ID number, telephone number, and email address. Additionally, our Sites may collect other information from visitors to our Sites, such as your geolocation, IP address, or device identifier for statistical purposes.

### How Do We Use Personal Information?

We may use Personal Information:

- To respond to your inquiries and fulfill your requests;

- To inform you about important information regarding our Sites, products or services for which you apply or may be interested in applying for, or in which you are already enrolled, changes to terms, conditions, and policies and/or other administrative information;
- To deliver marketing communications that we believe may be of interest to you, including, ads or offers tailored to you;
- To personalize your experience on our Sites;
- To allow you to apply for products or services (e.g., to apply for membership, prequalify for a mortgage, apply for a credit card, or to open a deposit account or other financial product) and evaluate your eligibility for such products or services;
- To verify your identity and/or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of account and Personal Information;
- To allow you to participate in satisfaction surveys and other forms of market research, sweepstakes, contests and similar promotions, and to administer these activities. Some of these activities have additional rules, which may contain additional information about how Personal Information is used and shared;
- To allow you to use our financial planning tools. Note that information that you enter into one of these planning tools may be stored for future access and use.;
- Collected through our social media pages and other online interactions with you to assist in verifying your identity and account status. We may combine this online information with information collected from offline sources or information we already have;
- For business purposes, including data analysis, audits, developing and improving products and services, enhancing our Sites, identifying usage trends and determining the effectiveness of promotional campaigns;
- For risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal process and law enforcement requirements;
- To allow you to utilize features within our Sites by granting us access to information from your device such as geolocation when you request certain services.

### **How Do We Collect and Use Other Information?**

“Other Information” is any information other than Personal Information that does not reveal your specific identity or does not directly relate to an individual. Examples of Other Information include browser information, information collected through cookies, pixel tags and other technologies, demographic information, and aggregated and de-identified data. We and our third-party service providers may collect and use Other Information in a variety of ways, including:

1. Your browser or device. Some information is collected by most browsers and/or through your device, such as your device type, screen resolution, operating system version, and internet browser type and version. We use this information to ensure our Sites function properly, for fraud detection and prevention, and security purposes.
2. Cookies. Cookies are pieces of information stored directly on your device. The cookies we use do not contain or capture unencrypted Personal Information. Rather, the cookies we use allow us to collect information such as browser type, time spent on our Sites, pages visited, Site preferences, and your relationship with us. We use the information for security purposes, to display information more effectively, to personalize your experience with our Sites, and to recognize your device to allow your use of our products and services. We also collect statistical information about the usage of our Sites in order to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how members and visitors use our Sites, and to assist us with resolving questions regarding our Sites. We also use cookies for advertising purposes, as described in the Advertising section of this Policy.
3. Other Technologies. Other technologies include pixel tags, web beacons and clear GIFs used in connection with some Site pages, mobile app features, and email messages to measure the effectiveness of our communications, the success of our marketing campaigns, to compile statistics about usage and response rates, to personalize your experience with us, for fraud detection and prevention, for security purposes, and for advertising as set forth in the Advertising section below.
4. Your IP Address: Your IP Address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP). An IP Address is identified and logged automatically in our server log files

whenever you visit our Sites, along with the time of the visit and the page(s) visited. Collecting IP Addresses is standard practice and is done automatically by many websites. We use IP Addresses for purposes such as calculating Site usage levels, helping diagnose server problems, to personalize your experience while engaging with us online and offline, for compliance and security purposes, for administering our Sites, and for advertising as set forth in the Advertising section below.

5. **Location Based Information:** Our sites collect data to enable searching for services near your location, push notifications and provide promotional offers even when the application is closed or not in use. If you use any location-based feature of our sites, you agree that your geographic location and other Personal Information may be accessed and disclosed through our sites. If you wish to revoke access to such information, you must cease using location-based features.
6. **Google Analytics:** Many websites and applications use Google services to improve their content. When they integrate Google services, these sites and applications share information with Google. We use Google Analytics to better understand how users are visiting and using our Sites. Google Analytics collects information such as how often users visit the Sites, what pages they visit when they do so, and what other sites they used prior to coming to our Sites. Google Analytics collects the IP address assigned to you on the date you visit our Sites, rather than your name or other identifying information. We do not combine the information collected through the use of Google Analytics with personally identifiable information. Although Google Analytics plants a cookie on your web browser to identify you as a unique user the next time you visit our Sites, the cookie cannot be used by anyone but Google. For additional information about how Google Analytics collects and processes data and how to control the information sent to Google, please refer to 'How Google uses information from sites or apps that use our services' at <https://policies.google.com/technologies/partner-sites>.
7. **Personal information:** When you interact with us through our Sites, we will not obtain Personal Information about you unless you choose to provide such information. Personal Information that we may collect about you through online interaction includes information that you provide, such as your name, mailing address, email address, phone number and other contact information; data resulting from your activity, such as transaction information; and limited location information (for example, a zip code to help you find a nearby ATM). We may also collect payment card information, social security numbers and driver's license numbers when you provide such information while using the online applications on our Sites. We may use this information as identified above in the How Do We Use Personal Information section.
8. **Site Feedback Tools:** We may use technologies to better understand our users' needs and to optimize services and the online user experience. The technology allows us to anonymously view certain experiences including, but not limited to, how much time is spent on which pages, which links are clicked, what users do and don't like, which enables us to build and maintain our service(s) with user feedback. It may use cookies and other technologies to collect data on users' behavior and their devices. This includes but is not limited to a device's IP address, device screen size, device type, browser information, geographic location (country only), and the preferred language used to display our website. This data may be stored on our behalf in a pseudonymized user profile, and the technology provider is contractually forbidden to sell any of the data collected on our behalf.

## **Our Mobile Application**

Certain features of our mobile banking application collects the names of your contacts and their phone numbers, email addresses, postal addresses, and other contact information. You either enter this information into the application or agree to its collection/accessing automatically by the application. We may share the information collected/accessed with third parties. If you do not consent to our access, collection, sharing or transmission of the data as indicated below, please do not use our mobile application.

## **With Whom Do We Share the Information We Collect?**

We may share your Personal Information with affiliates and third parties in accordance with the practices set forth in our Privacy Notice available at [msgcu.org/privacy](https://msgcu.org/privacy).

Text messaging originator opt-in data and consent is excluded and not shared with any third parties.

## **Disclosure of Personal Information**

We may disclose Personal Information, as permitted by law, and: (1) consistent with our Privacy Notice; (2) to comply with applicable laws; (3) to respond to governmental inquiries or requests; (4) to comply with valid legal process; (5) to protect our rights, privacy, safety or property; (6) to permit us to pursue available remedies or limit damages that we may sustain; and (7) to enforce our rights resulting from inappropriate use of our Sites.

In the event there is a change in our corporate structure such as, but not limited to, merger, consolidation, sale, liquidation, or transfer of substantial assets, we may, in our sole discretion, transfer, sell or assign information collected on and through our Sites, including without limitation, Personal Information concerning visitors, to one or more affiliated or unaffiliated third parties.

## **How We Advertise To You**

We may engage our service providers to display ads on our behalf across the internet. Our service providers may use information about you to provide customized advertisements tailored to your interests. This type of advertising is often referred to as “Online Behavioral Advertising” or “Interest-Based Advertising.” We may also engage our service providers to track and report the performance of advertising and marketing campaigns to and from the Credit Union. Our service providers may not use your information obtained from us for any purpose other than to deliver our advertisements on the internet. To learn more about this type of advertising, including how to opt out of certain types of online advertisements, please visit the Network Advertising Initiative at [www.networkadvertising.org](http://www.networkadvertising.org).

Please note that even if you opt out, you may still see advertisements from us while browsing online. These advertisements may be less relevant to you and your interests because they won’t be based on information collected about you.

## **Our Social Media Presence**

We provide experiences on social media platforms and review platforms including, but not limited to, Facebook®, Instagram®, Twitter®, YouTube®, LinkedIn®, Google® and Yelp® that enable online sharing and collaboration among users who have registered to use them. Any content you post on official Michigan Schools and Government Credit Union managed social media pages, such as pictures, information, opinions, or any Personal Information that you make available to other participants on these social platforms, is subject to the terms of use and privacy policies of those respective platforms. Please refer to them to better understand your rights and obligations with regard to such content.

## **Maintaining Accuracy in Online and Mobile Information**

We strive to maintain complete and accurate online and mobile information about you and your accounts. If you believe that our records contain inaccurate or incomplete information about you, 1-866-674-2848. Our online and mobile banking members may access and edit their own information by logging in to our secure online banking service and clicking on Contact Information. We will correct any confirmed inaccuracies as necessary and appropriate.

## **How You Can Control Your Information**

Our Sites are designed for optimal viewing with cookies enabled. For example, cookies store your preferences for when you visit our Sites. If your web browser settings allow cookies, our Sites will utilize them. You may disable or remove cookies by accessing your web browser settings. Our Sites will still function without cookies, but some features may not work properly. We do not monitor your online activities after you leave our Sites. We only use your Personal Information for certain purposes allowed by law, as set forth in this Policy and our Privacy Notice, which you cannot limit.

## **Our Do Not Track Policy**

Our Sites may not respond to “do not track” browser settings. As set forth above, we do not monitor your online activities after you leave our Sites. However, some third-party websites do keep track of Your browsing activities. If You are visiting such websites, You can set Your preferences in Your web browser to inform websites that You do not want to be tracked. You can enable or disable Do Not Track by visiting the preferences or settings page of Your web browser.

## **Our Web Linking Practices**

We may provide access to information, products or services offered on websites that are owned or operated by other companies. We provide this access through the use of hyperlinks that automatically move you from our Sites to the third-party website.

While we do our best to provide you with helpful, trustworthy resources, we cannot endorse, approve or guarantee information, products, services or recommendations provided at any third-party website. Because we may not always know when information on a linked site changes, we are not responsible for the content or accuracy of any third-party website. We are not responsible for any loss or damage of any sort resulting from the use of a link on our Sites nor will it be liable for any failure of products or services advertised or provided on any third-party website.

We offer links to you on an "as is" basis. When you visit a third-party website by using a link on our Sites, you will no longer be protected by our privacy policy or security practices. The data collection, use, and protection practices of the third-party website may differ from the practices of our Sites. You should familiarize yourself with the privacy policy and security practices of the third-party websites that you third-party website, and not our policies and practices (unless otherwise disclosed to you).

Products, services, and benefits offered by third parties at third-party websites are obligations of those third parties, are not an obligation of, a deposit of, or guaranteed by, Michigan Schools and Government Credit Union or any of its affiliates, and are not NCUA insured.

## **Use of Online Surveys and Sweepstakes**

Online surveys and sweepstakes are offered from time to time on our Sites. Online surveys are used so that we can gather information to better serve you. Based on the information you provide to us, we may inform you of Credit Union accounts and services available to you. You are not required to complete online surveys, sweepstakes or promotions. You should carefully review the rules of each sweepstakes or promotion in which you participate through our Sites, as they may contain additional important information about our use of your Personal Information. To the extent that the terms and conditions of each sweepstakes or promotion concerning treatment of your Personal Information conflict with this Policy, the terms and conditions of the sweepstakes or promotion will prevail.

## **Children's Privacy**

We do not knowingly collect Personal Information from individuals under the age of 13 who use our Sites without obtaining consent from a parent or legal guardian. To learn more about the Children's Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission's website.

## **Your Data Sharing**

Although we do not share your Personal Information with nonaffiliated third-party companies except as provided by our Privacy Notice, we are aware that you may choose to do so in order to use their services. For example, you may have authorized some third-party companies to access your Personal Information and account data to offer financial information and services such as account aggregation, making payments via a website or mobile application, and tax preparation. Because these third-party companies have access to your Personal Information and account data and may use your account sign in credentials in order to provide the service, we recommend you use caution when granting such access to third-party companies.

Some of these third-party companies may use other companies to assist them with providing services or with accessing your Personal Information or account data. Any one or all of these companies may be storing your Personal Information or account data. We are not responsible for the use or disclosure of any Personal Information or account data accessed by or on behalf of any company or person to whom you provide your Michigan Schools and Government Credit Union sign in credentials or account information. We do not control the privacy, security, or accuracy of your information that may be held by these third-party companies, which are governed by the third-party's privacy policy and data security program. We are also not responsible for any fees associated with these third-party services.



Except as may Michigan Schools and Government Credit Union accounts to a third-party, you will be deemed by us to have authorized all transactions or actions initiated by that third-party using the access information you provided, whether or not you are aware of the specific transaction or action. If you decide to revoke the access authority you previously gave to a third-party, we strongly recommend that you change your Michigan Schools and Government Credit Union password to ensure that the party cannot continue to access your account(s). For security and other reasons, we specifically reserve the right to block or disable third-party access to any account without notice. Additional information on our digital banking terms and conditions can be found in our Online and Mobile Banking Agreement and Disclosure.

### **Safeguarding Personal Information**

We employ appropriate safeguards to protect Personal Information that you provide to us through our Sites. Unfortunately, no method of transmitting or storing data can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure, please notify us of the problem by contacting us at (586) 263-8800 or (866) 674-2848 or visit your local branch between 9 a.m. to 5 p.m. Eastern Standard Time (EST) Monday-Friday, and between 9 a.m. to 1 p.m. EST on Saturdays.

In the unlikely event that we believe that the security of your Personal Information in our possession or control may have been compromised, we may seek to notify you of that development. If a notification is appropriate, we would endeavor to do so as promptly as possible under the circumstances, and, to the extent we have your email address, we may notify you by email.

We may include links in our emails that link you to information on our Sites about our products, services, and special pricing or promotional offers. However, we will never ask you for Personal Information in an email from us (for example, username, password, Social Security number or account number). We will also never include links that take you to a non-secure page where you are asked to provide this information. To determine whether an email that you have received from us is legitimate, you may contact us at (586) 263-8800 or (866) 674-2848 or visit your local branch between 9 a.m. to 5 p.m. Eastern Standard Time (EST) Monday-Friday, and between 9 a.m. to 1 p.m. EST on Saturdays.

If you receive a telephone call, text, email or other correspondence requesting that you provide any sensitive information to a Site that does not seem to be affiliated with us, or that otherwise seems suspicious to you, please do not provide such information and report such request to us at us at (586) 263-8800 or (866) 674-2848 or visit your local branch between 9 a.m. to 5 p.m. EST Monday-Friday, and between 9 a.m. to 1 p.m. EST on Saturdays.

### **Retention of Your Personal Data**

We will retain your Personal Information only for as long as is necessary for the purposes set out in this Policy. We will retain and use your Personal Information to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

We will also retain Other Information for internal analysis purposes. Other Information is generally retained for a shorter period of time, except when used to strengthen the security or to improve the functionality of our Sites, or we are legally obligated to retain this data for longer time periods.

### **Requests for Deletion of Your Personal Data**

Deletion of apps from your personal device(s) does not delete your data or terminate your membership with the Credit Union. Request deletion of your digital banking data by emailing [dsimplementations@msgcu.org](mailto:dsimplementations@msgcu.org). Contact us at (586) 263-8800 or (866) 674-2848 or visit your local branch during normal hours of operation if you wish to terminate your membership. Some Personal or Other Information must be retained for reasons stated in this policy, even if you request it be deleted.

### **Transfer of Your Personal Data**

Your information, including Personal Information, is processed at our branches and in any other places where the parties involved in the processing are located. It means that this information may be transferred to and maintained on computers

located outside of your state, province, country or other governmental jurisdiction where the data protection laws may differ than those from your jurisdiction.

Your consent to this Policy followed by your submission of such information represents your agreement to that transfer.

We will take all steps reasonably necessary to ensure that your Personal Information is treated securely and in accordance with this Policy and no transfer of your Personal Information will take place to an organization or a country unless there are adequate controls in place including the security of your Personal Information.

### **Special Notice to Users Located in the European Union**

Our website and services are targeted for users in the United States of America. Any information we collect may be transferred outside of the European Union ("EU") to the United States of America which does not offer an equivalent level of protection as that afforded in the EU in the European Union. Article 26 of the European Union's Data Protection Directive (Directive 95/46/EC, 1995 O.J. (L 281) 31) allows for transfer of personal data from the European Union to a third country if the individual has unambiguously given his consent to the transfer of personal information, regardless of the third country's level of protection. By using our Sites or our services, you consent to the transfer of all such information to the United States which may not offer an equivalent level of protection to that required in the EU and to the processing of that information by us on our servers located in the United States as described in this Policy.

### **Interruption of Service**

At certain times, our Sites or our other electronic services may not be available due to system maintenance or circumstances beyond our control. We do our best to schedule maintenance at times of least member impact and do our best to notify you prior to maintenance.

### **Internet Access Fees and Telephone Charges**

You agree to be solely responsible for any telephone or data charges, internet access fees, and other such similar fees and expenses you may incur by accessing our Sites, our mobile banking application, our online banking services and/or other electronic services, including, but not limited to, text messages and alerts. Please note that these may be assessed and billed separately by your online service provider, telephone company or cellular service provider.

### **Policy Updates**

We reserve the right to amend this Policy at any time to address future developments or changes in industry or legal trends. We will post the revised Policy on our Sites or announce the change on our homepage. If we make changes to this Policy, we will revise the "Effective Date" section above. Any changes to this Policy will become effective upon the posting of the revised Policy on our Sites. By continuing to use our Sites following such changes, you will be deemed to have agreed to such changes. If you do not agree with the terms of this Policy, as it may be amended from time to time, in whole or in part, please do not continue using our Sites.

### **How Can You Contact Us Regarding Our Privacy Practices and Related Issues**

If you have questions or require additional information regarding our privacy practices, please contact us at (586) 263-8800 or (866) 674-2848 or visit your local branch between 9 a.m. to 5 p.m. EST Monday-Friday, and between 9 a.m. to 1 p.m. EST on Saturdays.