

Privacy Policy

Our Credit Union respects your privacy. Through our Web site, we strive to provide valuable information to you about how we may serve you, and whether you are a valued existing customer or someone shopping for new Credit Union services, we hope our site answers your questions about our products and services, locations, and hours.

A useful, relevant website relies on the willingness of our members to access and use the website to its fullest capabilities. Willingness to use the website is reliant upon our members feeling secure when browsing, transacting, or linking from the credit union's website. In addition to the controls discussed above, the credit union recognizes that member education is critical in ensuring a safe and satisfying experience when accessing the credit union's e-commerce. The following critical information will be communicated to our membership, in addition to any other safeguards we may suggest or notices we post:

- The credit union will never solicit private, identifying information via email or the website.
- The credit union will never solicit phone calls to any number other than our published business number for any purpose.
- The credit union will never request advance payments on a loan, and expressly not through email or the website.
- The credit union will never initiate a request payment of fees or solicit funds for any other purpose via email or the website.

Education of our members will be an on-going process and will occur through the form of newsletter articles, statement mailings, and/or website postings.

We do not gather information on individual users on our Web site. We do collect and store information about the name of the domain from which you access the Internet, such as CompuServe.com or att.net, the date and time you access our site, and the Internet address of the Web site from which you linked to us. Other than that, we collect information on visitors only in the aggregate and use it for internal review purposes only. This information simply enables us to tell which areas of the site are of most interest to our users, which avenues of site promotion are most effective, and when peak usage times are.



Our Web site does not require you to disclose any personally identifying information. If, however, you choose to contact us via e-mail, please keep in mind that your e-mail address, and any other information your e-mail header shows about you, such as your name or organization, will be revealed to us in the e-mail. We pledge, however, that when you communicate with us via e-mail, we will use your e-mail information only for the specific purpose of responding to your comments or questions. Your e-mail address will not be sold, nor will it be shared with others outside the Credit Union unless we are compelled to do so by law. Please remember that “personally identifiable information” should not be included in a general e-mail, and email should never be used to send personal information to apply for a loan. Application for loans can only be made by filling out an application either in person or from the online application on our website.

You should be aware that if we ever develop an online bulletin board or guestbook, any time you voluntarily post messages to an online bulletin board, or guestbook, the name you use and your e-mail address, if you post it, may be accessed by others viewing the message board. This may result in your receiving unsolicited e-mail. If that is undesirable to you, you should either refrain from posting messages or refrain from revealing your e-mail address.

From time to time, we may solicit information from you in connection with a giveaway or drawing. The disclosure of information is entirely voluntary on your part and, if you choose to give it, the personally identifying data will be used primarily to enable us to contact you with additional information about our Credit Union and its products and services.

Bridge Credit Union, Inc. (Bridge Credit Union) is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at 1-800-434-7300 or 614-466-4988.

Bridge Credit Union collects nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We are committed to providing you with competitive products and services designed to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities.



In order to do so, we have entered into agreements with other companies that provide either service to us, or additional financial products for you to consider. Each of these companies has been approved by the credit union's board of directors.

We may disclose all of the information we collect as described above to other financial institutions with whom we have joint marketing agreements.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions, or protect the security of our financial records.

If you terminate your membership with Bridge Credit Union, we will not share information we have collected about you, except as permitted by law.

Bridge Credit Union restricts access to nonpublic personal information about you to those employees who have a specific business purpose for using it. Our employees are trained on the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.



Effective Date: 5/22/2023

BIOMETRIC INFORMATION PRIVACY POLICY AND CONSENT

Scope and Overview

This policy outlines how Bridge Credit Union, its vendors, and/or the licensor of the Bridge Credit Union's consumer verification software processes biometric data collected from you for identity verification and fraud prevention purposes.

Biometric Data Defined

As used in this policy, biometric data includes "biometric identifiers" and "biometric information". "Biometric identifier" means a retina or iris scan, fingerprint, voiceprint, or scan of hand or face geometry. As the term is used in this policy, the selfie photograph you upload to the software for use in the biometric algorithm is considered a "biometric identifier." "Biometric information" means any information, regardless of how it is captured, converted, stored, or shared, based on an individual's biometric identifier used to identify an individual.

Disclosure and Authorization Policy

To the extent that Bridge Credit Union, its vendors, and/or the licensor of the Bridge Credit Union's consumer verification software collect, capture, or otherwise obtain biometric data relating to a consumer, Bridge Credit Union must first:

Inform each consumer that Bridge Credit Union, its vendors, and/or the licensor of the Bridge Credit Union's consumer verification software are collecting, capturing, or otherwise obtaining the employee's biometric data, and that the Bridge Credit Union is providing such biometric data to its vendors and the licensor of the Bridge Credit Union's consumer verification software;

Inform the consumer of the specific purpose and length of time for which the consumer's biometric data is being collected, stored, and used; and

Receive consent by the consumer authorizing Bridge Credit Union, its vendors, and/or Bridge Credit Union's consumer verification software to collect, store, and use the consumer's biometric data for the specific purposes disclosed by the Bridge Credit

Union, and for Bridge Credit Union to provide such biometric data to its vendors and the licensor of the Bridge Credit Union's consumer verification software.

Bridge Credit Union, its vendors, and/or the licensor of the Bridge Credit Union's consumer verification software will not sell, lease, trade, or otherwise profit from employees' biometric data; provided, however, that the Bridge Credit Union's vendors and the licensor of the Bridge Credit Union's consumer



verification software may be paid for products or services used by Bridge Credit Union that utilize such biometric data.

This policy is intended to comply with all federal, state, and local laws.

Purpose for the Collection of Biometric Data

Bridge Credit Union, its vendors, and/or the licensor of Bridge Credit Union's consumer verification software collect, store, and use biometric data solely for identity verification and fraud prevention purposes.

Disclosure

Bridge Credit Union will not disclose or disseminate any biometric data to anyone other than its vendors and the licensor of the Bridge Credit Union's consumer verification software providing products and services using biometric data without/unless:

First obtaining consumer consent to such disclosure or dissemination;

The disclosed data completes a financial transaction requested or authorized by the consumer;

Disclosure is required by law or ordinance; or

Disclosure is required pursuant to a valid warrant or subpoena issued by a court of competent jurisdiction.

Security

Bridge Credit Union shall use a commercially reasonable standard of care to store, transmit and protect from disclosure any biometric data collected. Such storage, transmission, and protection from disclosure shall be performed in a manner that is the same as or more protective than the manner in which Bridge Credit Union stores, transmits and protects from disclosure other confidential and sensitive information, including personal information that can be used to uniquely identify an individual or an individual's account or property, such as genetic markers, genetic testing information, account numbers, PINs, driver's license numbers and social security numbers.



Retention

Bridge Credit Union shall retain consumer biometric data only until, and shall request that its vendors and the licensor of Bridge Credit Union's consumer verification software permanently destroy such data when, the first of the following occurs:

The initial purpose for collecting or obtaining such biometric data has been satisfied, such as verification of consumer identity;

Request of consumer to destroy the biometric data; or

Within 30 days of consumer's provisioning of biometric data.

Contact Information

If you have any questions about our use, storage, or security of your biometric data you can contact us at: memberinfo@bridgecu.org.

BIOMETRIC INFORMATION CONSUMER CONSENT

As outlined in the "Biometric Information Privacy Policy", I understand and consent to the collection, use, retention, storage, and/or disclosure or re-disclosure of data or images from biometric verification technology by Bridge Credit Union, its vendors, and/or the licensor of the Bridge Credit Union's consumer verification software. I acknowledge that I have been given a copy of the Policy, or that the Policy has been made accessible to me, and I have had an opportunity to review it and request any additional information concerning the Bridge Credit Union's procedures and safeguards for collecting, maintaining, using, disclosing, sharing, storing, and/or destroying this data.