Effective Date: November 17, 2026

ONLINE PRIVACY POLICY

This Online Privacy Policy ("Online Privacy Policy") describes San Francisco Federal Credit Union's online privacy practices and applies to websites, mobile applications that run on smartphones, tablets, and other devices ("app(s)"), and additional services that we offer which link to this Online Privacy Policy.

By using this website or our apps, you agree to the terms and conditions of this Online Privacy Policy and consent to our online data collection activities as described in this Online Privacy Policy.

The terms "personal information" or "personally identifiable information" used in this Online Privacy Policy refers to information such as your name, mailing address, email address, telephone number, Social Security number, or other information that identifies you. This information may be collected when you voluntarily provide it to us on our website or in our app.

INFORMATION WE COLLECT ONLINE – AND HOW WE COLLECT IT

You may visit our website to find out about products and services and check rates, without giving us any personal information. We may use software tools and/or "cookies" to track and gather information about your browsing activities in order to analyze usage, target areas for improvement, and create marketing programs to benefit our members or potential members that visit our site. Tracking includes the date and time of visits, pages viewed, time spent on our site, browser types, IP address, and the site visited just before and just after our site. We may also track browsing activities of members who have accounts with us and who use our online banking services. As part of our security procedures for members using our online banking to conduct account inquiries and transactions, we require personally identifiable information such as a login identification (login ID) and password. We may use a cookie to authenticate your request.

1) Use of Cookies and Similar Tracking Technologies

The use of cookies and similar tracking technologies (including pixels or clear GIFs, tags, and we beacons) is a common internet practice. Cookies are small text files containing small amounts of information which are downloaded to your computer, smartphone, tablet or other mobile device when you visit a website. Cookies are useful in a number of ways, including allowing a site or mobile app you use to recognize your device, save your settings on a site or mobile app, facilitate navigation, display information more effectively and to personalize the user's experience. Cookies are also used to gather statistical information about how sites and mobile apps are used in order to continually improve design and functionality and assist with resolving questions regarding the sites and mobile apps.

a. ***Categories of Cookies***

Below is a list of the types of cookies that may be used in our sites and mobile apps. We classify cookies into the following categories:

Necessary. Necessary cookies help make a website usable by enabling basic functions like page navigation and access to secure areas of the website. The website cannot function properly without these cookies.

Preferences. Preference cookies enable a website to remember information that changes the way the website behaves or looks, like your preferred language or the region that you are in.

Statistics. Statistic cookies help website owners to understand how visitors interact with websites by

collecting and reporting information anonymously.

Marketing. Marketing cookies are used to track visitors across websites. The intention is to display ads that are relevant and engaging for the individual user and thereby more valuable for publishers and third party advertisers.

- **Unclassified**. Unclassified cookies are cookies that we are in the process of classifying, together with the providers of individual cookies.

b. ***How to Control and Delete Cookies***

1. **Using Your Browser**

Many of the cookies used on our website can be enabled or disabled through our consent tool or by disabling the cookies through your browser. To disable cookies through your browser, follow the instructions usually located within the "Help," "Tools" or "Edit" menus in your browser. Please note that disabling a cookie or category of cookies does not delete the cookie from your browser unless manually completed through your browser function.

Some browsers also have Global Privacy Control ("GPC"). The GPC is a technical specification for transmitting universal opt-out signal that communicates a consumer's choice to opt-out of the sale or sharing of their personal information for behavioral advertising. Where required to do so under applicable law, our website will honor GPC signals.

2. **Using Your Mobile Device**

Some mobile devices come with a non-permanent advertising identifier or ID which gives companies the ability to serve targeted ads to a specific mobile device. In many cases, you can turn off mobile device ad tracking or you can reset the advertising identifier at any time within your mobile device privacy settings. You may also choose to turn off location tracking on your mobile device. By turning off ad tracking or location tracking on your mobile device, you may still see the same number of ads as before, but they may be less relevant because they will not be based on your interests.

3. **Behavioral Advertising on Third-Party Websites**

Online activity data collected on our website or apps may be used to advertise our products and services that may be of interest to you on third party websites. Our service providers that deliver these advertisements are subject to their own privacy policies. To explore options for opting out of behavioral advertising, visit http://optout.aboutads.info/ or click on the AdChoices icon in an ad and follow the instructions. You may also use the Network Advertising Initiative's (NAI) Opt-Out Tool by visiting https://optout.networkadvertising.org/?c=1. Furthermore, you may download the Google Analytics opt-out plug in, available at https://tools.google.com/dlpage/gaoptout/, to prevent your data from being collected and used by Google Analytics. Moreover, there may be other tools provided by the publishing platform to enable you to opt-out. Opting out relies on information in the unique cookies placed on your web browser by our service providers, so if you delete cookies, use a different device, or change web browsers, you may need to opt out again. Additionally, we may partner with websites like Google to display ads to you based on search terms you use on those websites. Please review the privacy policies of those websites for instructions on how to limit these ads. Please note that you may still receive general online advertising from us even after you adjust your ad preferences with certain web search engines or opt out of online advertising through AdChoices or the NAI tool. Such advertising, however, should not be based on online activity data or search term information.

However, since we do not own or control these third-party resources, we cannot ensure that you will stop receiving our advertisements by using these tools or that such advertisements will not be based on online activity data or search term information, and we do not guarantee the functionality or availability of such third-party tools. While we work with vendors and service providers who are contractually obligated to comply with our policies to protect information and to comply with all applicable laws regarding the collection, safeguarding, processing and disclosure

of personal information, such vendors and service providers are solely responsible for cookies, cookie tracking and your choices for managing cookies.

4. **Cookie Consent Tool**

You may also opt-out of cookies by adjusting your cookie preferences through our cookie consent tool and by confirming your cookies preference choices. Strictly necessary cookies cannot be disabled, nor can the tool be used to block cookies on third party websites linked from our website. Please note that while your opt-out choices may be effective on the specific device and browser you use when you opt-out, it may not be effective on other devices or browsers that you may subsequently use to visit our website, and you may need to use the consent tool feature again when visiting our website from such other browsers or devices.

You can access our cookie consent tool through the following link:

Your Privacy Choices 

5. **Third Party Website Cookies That We Cannot Control**

When using our website, you may be directed to other websites for such activities as surveys, completing job applications, and to view content hosted on those sites such as an embedded video or news article. These websites may use their own cookies. We do not have control over the placement of cookies by other websites you visit, even if you are directed to them from our website.

2) Geolocation

When allowed by you, our app collects your location data to provide you with location-based services, such as identifying branches and ATMs near you, and location-based messages and offers. We also collect location data to help with fraud detection.

Opting out of location tracking. If you do not want us to collect location services, you may decline the collection of your location when prompted or adjust the location services settings on your device. Please note, however, that if you withdraw your consent to our collection of location information, you may no longer be able to use some features of the app.

3) IP Addresses

If you log on to online banking, you pass through a "firewall" used for security purposes and the Internet Protocol (IP) address associated with the computer you are using may be identified. The IP address does not identify you personally. In certain instances, it may also obtain other information about your computer to better identify you as an online user. This information may be retained in case it is needed for security or protection of member information.

4) Social Media.

We may collect information, such as your likes, interests, feedback, and preferences when you interact with our official pages on social media websites such as Facebook, Twitter, LinkedIn, YouTube, and Instagram or from our social media partners (but only if you choose to share with them and they, in turn, share that information with us). Please refer to the policies of those companies to better understand your rights and obligations with regard to your activity on those websites.

5) Contact Information and Images

With your permission, our app may be granted access to your phonebook or contact information in your mobile device to provide various features like Zelle Payments. We will only disclose this information as necessary to enable such features and to comply with federal, state, or local laws, or other legal requirements.

Our app may request access to your camera for you to be able to use our remote deposit capture service. The front

and back pictures of the checks you sent will only be used for our remote deposit capture service. Such images will only be accessible by us and our service providers that help enable our remote deposit capture service. We will only disclose the check photos to third parties if necessary to process your remote deposit and to comply with federal, state, or local laws, or other legal requirements.

Additionally, if you are applying for membership or a loan on our website or mobile application, we may ask you to upload a copy of your government issued identification card for us to comply with our regulatory requirements. We will only use this information to open your account and disclose this information to third parties as necessary to process your membership application and to comply with federal, state, or local laws, or other legal requirements.

6) Chat Feature

By using a chat feature on our website for mobile application, you acknowledge and agree that your communication may be monitored and recorded by us and our service providers for any lawful purpose, such as quality assurance to maintain service quality and to ensure your inquiries are efficiently addressed; training and development to train our staff and improve our services based on your feedback and interactions; and security and compliance to prevent unauthorized use of our chat feature, ensure the security of our communication channels, and to comply with legal obligations.

7) Financial Information and Government Identification

Our online banking service on our website and mobile application collects financial and payment information to process transactions such as bill payments. Furthermore, our website and mobile application may prompt you to provide a copy of your government issued identification card or collect government identification numbers in connection with an application for membership or a loan with us. We will never publicly disclose any of your financial information, payment information or government issued identification card or card number. Such information may be disclosed only to our service providers for the purpose of processing transactions you request from us or maintaining your accounts with us, and such service provides are restricted from forward transfers of such information to other parties except in furtherance of processing your requested transactions or compliance with federal, state, or local laws, or other legal requirements.

HOW WE USE INFORMATION WE COLLECT

We use information we collect from your online activity on our website and app for a variety of reasons, including:

- to present the contents of our website and app to you;
- to enable you to use online tools or perform certain online transactions;
- to service and manage your account, including responding to or updating you on inquiries, or to contact you about your accounts or feedback;
- to offer you special products and services and deliver advertisements to you in the form of banner ads, interstitial pages (ads that appear as you sign in or sign out of your online accounts) or other promotions;
- to analyze whether our ads, promotions, and offers are effective;
- to help us determine whether you might be interested in new products or services, and to improve existing products and services;
- to verify your identity and/or location to allow access to your accounts and conduct online transactions;
- to manage fraud and data security risk;
- to personalize and optimize your website browsing and app experiences by examining which parts of our website you visit or which aspect of our apps you find most useful;
- to protect our, your or others' rights, privacy, safety or property (including by making and defending legal claims);
- to audit our internal processes for compliance with legal and contractual requirements, as well as our internal policies;
- to comply with federal, state or local laws; civil, criminal or regulatory investigations; or other legal requirements; and
- to share with trusted third parties who are contractually obligated to keep such information confidential and

to use it only to provide the services we have asked them to perform.

WHO WE SHARE INFORMATION WE COLLECT WITH

We share information we collect from your online activity on our website and app to third parties for only our business purposes and to comply with our legal requirements. The general categories of third parties that we share with are as follows:

- our third-party service providers;
- other companies to bring you co-branded services, products, or programs;
- third parties that help us advertise our products or services;
- third parties to whom you or your agents authorize us to disclose your personal information in connection with products or services we provide to you;
- third parties or affiliates in connection with a corporate transaction, such as a sale, consolidation, or merger of our company or affiliated business; and
- other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security, or technical issues; to respond to an emergency; or otherwise, to protect the rights, property, or security of our customers or third parties.

MISCELLANEOUS

Updating Your Personal Information: Keeping your account information up-to-date is important. You can access and/or update your personal information in connection with your account or application by logging on to your account online or contacting us.

Linking to Other Websites: Our websites, online services, online or mobile banking may contain links to third party websites. Although these links were established to provide you with access to useful information, we do not control and are not responsible for any of these websites or their contents. We do not know or control what information third-party websites may collect regarding your personal information. We provide these links to you only as a convenience, and we do not endorse or make any representations about using such third-party websites or any information, software or other products or materials found there, or any results that may be obtained from using them. We encourage you to review the privacy statements of websites you choose to link to from our websites so that you can understand how those websites collect, use, and share your information. We are not responsible for the security or privacy practices of the linked websites.

Protecting Children's Privacy: We respect the privacy of children and comply with the practices established under the Children's Online Privacy Protection Act ("COPPA"). Our website and mobile application does not target children. We do not knowingly collect or retain personally identifiable information from consumers under the age of thirteen. We may, however, collect information about consumers under the age of thirteen on our website or mobile application directly from their parents or legal guardians in connection with the financial products and service that we offer to our members, such as, without limitation, adding children as beneficiaries to bank accounts. We may also elect to provide contest information on our site for our youth members, which includes children under the age of thirteen. Youth members who identify themselves to be under the age of 13 will not be permited to submit any personal information on our contest site. For more information about COPPA please visit the Federal Trade Commission website: www.ftc.gov.

Data Retention: We may retain your personal information and online activity data even if you decide to terminate your membership with us, close your accounts with us, and/or delete our app or cease use of our websites based on the following:

- **Laws and regulations**. We are a regulated financial institution that is subject to laws and regulations governing our retention of information pertaining to our members, applicants for credit union membership, loans and other financial products and services. We are also an employer and, thus, we are subject to labor laws governing how long we must retain information about applicants for employment and current and

former employees. Therefore, applicable laws and regulations will govern how long we retain information pertaining to you.

- **Fraud Prevention and Security**. We will retain information that we need for fraud prevention and security purposes.
- **Contracts**. We will retain information for as long as necessary to comply with our contractual obligations to you, our service providers, and other third parties, as permitted by law.
- **Legal Claims and Defenses**. We may retain information for such a period as necessary or advisable to preserve legal claims and defenses.

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 online banking services, we may send you notifications by SMS, such as providing a fraud alert. You may opt out of SMS communications by unlinking your mobile phone number through the online banking services**.**

Contact Us: If you have any questions about this Policy, contact us at:

Phone: (415) 775-5377
Email: contacts@sanfransicofcu.com
Mail: 770 Golden Gate Ave, San Francisco, CA 94102

Updates to this Policy: From time to time, we may change this Policy. The effective date of this Policy, as indicated above, reflects the last time this Policy was revised. Any changes to this Policy will become effective when we post the revised Policy on our website. Your use of our websites, online services, or online or mobile banking following these changes means that you accept the revised Policy.