

Online Privacy Policy

Revision March 2024

American 1 Credit Union “American 1 CU” strives to provide the best personal financial services to our members and is committed to protecting consumers privacy. We are committed to protecting your personal information. We maintain physical, electronic, and procedural safeguards that comply with federal and state standards to guard your personal information.

We maintain oversight of our third-party service providers to ensure confidential information remains private and secure.

This Online Privacy Statement applies to American 1’s webpages, American 1-branded social media sites, mobile applications, digital banking applications, and digital advertising campaigns, collectively referred to as a “digital property.”

The terms “American 1 Credit Union,” “American 1 CU,” “American 1,” “we,” “ours,” or, “us,” refers to American 1 Credit Union and any affiliates or subsidiaries in the United States.

Information We Collect About You:

- Your first and last name;
- A home or physical address;
- An email address;
- A telephone number;
- A tax identification number;
- A driver’s license; and

Any other personal information you may provide when doing business with us.

In addition, we may collect and store the following information about your visit; the IP address from which you access our Site; the type of browser and operating system used to access our site; the internet address of the site from which you linked directly to our Site; geolocation (for branch and ATM locations and fraud purposes only); the pages you’ve viewed.

How This Information Is Collected:

We collect personal information about you when you:

- Visit our site and use our mobile app;
- Apply for an account;
- Apply for one of our many products or services;
- Enter one of our drawings or contests; and
- Contact us with questions you may have.
- Interact with non-affiliated sites embedded within our website(s).

How This Information Is Used:

We use your personal information, only as permissible by law, to:

- Verify your identity;
- Prevent fraud and ensure security of your account;
- Process transactions;
- Communicate with you;
- Manage your preferences;
- Provide you advertisements or information about our products and services;
- Perform analysis of your use of our website and mobile app; and
- Comply with applicable legal requirements, contractual obligations and our internal policies.

We retain your personal information for a period of time that is required by law and regulation and is necessary for our business purposes only.

Information We Share:

For how we share your information, please see our privacy statement at www.american1cu.org/disclosures.

Cookies, "Do Not Track" Mechanisms, and Other Technologies:

To better assist you with your financial needs, American 1 utilizes "cookies" during your online browsing. "Cookies" are a small text file to collect anonymous website traffic data. These files do not collect or retain any personal identifying information. Cookies enable the credit union to better assist you with products and services pertinent to your unique needs. Other technologies include pixel tags, web beacons and clear GIFs used in connection with some website 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 and for security purposes. American 1 may utilize your browsing history to send you information via email regarding products and services that may be of interest to you. If you do not wish for American 1 to utilize cookies to personalize your experience, you will need to disable that option in your browser settings. Disabling cookies could have a negative effect on your user experience of American 1's online services. For example, using online banking via a web browser on a mobile device may have limited functionality without cookies enabled. If American 1 Credit Union does collect identifiable information online, it is through a form that you submit to us. For example, when you submit a loan application, your personal information is required in the loan application that you complete. This is something that an applicant does voluntarily. Your personal identifiable information is never collected without your intentional action to disclose this information. American 1 Credit Union recommends never submitting online/mobile banking login, online/mobile password, or personal identifiable information when connected to the internet via a public or unprotected network."

Third-Party Website Links:

We may provide links to websites that are owned and/or operated by other companies. When you use the links on our site and mobile app to visit a third-party website, you will be subject to their policies, terms and conditions, which may differ from ours. Please review their privacy and security policies carefully before proceeding and providing any personal information on their websites.

Making Sure Your Information Is Accurate:

If you are a registered online banking user, you may review and maintain your information by logging in to Online Banking and selecting the “my profile” tab. You can also update your information by contacting us through phone, email, or mail. Please see our “contact us” page for additional information.

Children’s Online Privacy Protection Act:

American 1 does not knowingly collect, nor is our web site designed or directed to use personal information from children under the age of 13 without containing verifiable consent from their legal guardian. Unless applying for American 1 membership, no information is retained from children participating in the online activities and information found in these areas of our web site.

Updates to This Policy:

This policy is subject to change at any time. Please review it periodically. We will revise the “effective date” stated within the policy at the time any material changes occur. Continued use of the website and/or mobile app means you accept the current and any revised versions of the policy.