

# KNOXVILLE TVA EMPLOYEES CREDIT UNION ONLINE PRIVACY NOTICE

In this Online Privacy Notice (“Notice”), the terms “KTVAECU”, “we”, “us”, and “our” refer to Knoxville TVA Employees Credit Union. The terms “you”, “your”, and “yours” refer to any natural person who accesses or uses our Sites for personal, family, or household purposes. For purposes of this Notice, “Sites” refers to our website <https://www.tvacreditunion.com> and any online interfaces made available by us including, but not limited to, online or mobile banking services and social media sites. KTVAECU strives to protect personal and financial information you share with us and complies with all applicable regulatory requirements. This notice describes how information is collected through the Sites and how that information may be used or shared.

## User Consent

Your access or use of the Sites indicates your acceptance of the terms and conditions of this Notice, as well as the associated terms and conditions for the Sites. You expressly consent to the collection, usage, and processing of your Personal and/or anonymous Information according to this Notice. Personal Information means any information that we collect or use by or through our Sites that identifies you personally, and anonymous Information means information that we collect or use by or through our Sites that does not identify you personally or contain personal identifiers about you.

## Types of Information We Collect

Through your use of the Sites, we may collect personal information from you in the following ways:

### 1. Personal Information You Provide to Us.

- We may collect personal information from you, such as your first and last name, address, e-mail, and phone number when you establish an account.
- We will collect the financial and transaction information necessary to provide you with services, including information such as account numbers, payment card expiration date, payment card identification, verification numbers, and transaction and payment history.
- If you provide feedback or contact us via email, we will collect your name and email address, as well as any other content included in the email, in order to send you a reply.

- We also collect other types of personal information that you provide voluntarily, such as any information requested by us if you contact us via email regarding support for services.
2. Personal Information Collected from Third Parties. We may collect certain information from identity verification services and/or consumer reporting agencies, including credit bureaus, in order to provide the requested services.
  3. Personal Information Collected Via Technology. We and our service providers may automatically log information about you, your computer or mobile device, and your interaction over time with the Services, our communications, and other online services. Information includes, but may not be limited to:
    - Device data, such as your computer's or mobile device's operating system type and version, manufacturer and model, browser type, screen resolution, RAM and disk size, CPU usage, device type (e.g., phone, tablet), IP address, unique identifiers, language settings, mobile device carrier, radio/network information (e.g., WiFi, LTE, 5G), and general location information such as city, state or geographic area.
    - Online activity data, such as pages or screens you viewed, how long you spent on a page or screen, the website you visited before accessing services, navigation paths between pages or screens, information about your activity on a page or screen, access times, and duration of access.
    - Cookies, which are text files that websites store on a visitor's device to uniquely identify the visitor's browser or to store information or settings in the browser for the purpose of helping you navigate between pages efficiently, remembering your preferences, enabling functionality, and helping us understand user activity and patterns.
    - Local storage technologies, like HTML5 and Flash, that provide cookie-equivalent functionality but can store larger amounts of data, including on your device outside of your browser in connection with specific applications.
    - Web beacons, also known as pixel tags or clear GIFs, which are used to demonstrate that a webpage or email was accessed or opened, or that certain content was viewed or clicked.
    - Location Information. If you have enabled location services on your phone and agree to the collection of your location when prompted, we will collect location data when you use certain services even when the App is closed or not in use; for example, we may collect and use location data to provide our fraud detection services. If you do not want us to collect this information, you

may decline the collection of your location when prompted or adjust the location services settings on your device.

- **Opting Out of Location Information.** If you initially consented to the collection of geo-location information through the Sites, you may subsequently stop the collection of this information at any time by changing the preferences on your mobile device. Please note, however, that if you withdraw consent to our collection of location information, you may no longer be able to use some features of the Sites.

## How We Use Your Collected Information

1. **General Use.** In general, we use your personal information collected through your use of the Sites to respond to your requests as submitted through the Sites, to provide you the services you request, and to help serve you better. We may use your personal information, in connection with the services, in the following ways:
  - facilitate the creation of, and secure and maintain your account(s);
  - identify you as a legitimate user in our system;
  - provide improved administration of the Sites;
  - provide the services you request;
  - improve the quality of experience when you interact with the Sites;
  - send you administrative notifications, such as security or support and maintenance advisories; and
  - send surveys, offers, and other promotional materials related to the Sites.
2. **Compliance and protection.** We may use your personal information to:
  - comply with applicable laws, lawful requests, and legal process, such as to respond to subpoenas or requests from government authorities;
  - protect our, your, or others' rights, privacy, safety or property (including by making and defending legal claims);
  - audit our internal processes for compliance with legal and contractual requirements and internal policies;
  - enforce the terms and conditions that govern the Sites; and
  - prevent, identify, investigate, and deter fraudulent, harmful, unauthorized, unethical or illegal activity, including cyberattacks and identity theft.
3. **Creation of Non-Identifiable Data.** The Sites may create de-identified information records from personal information by excluding certain information (such as your name) that makes the information personally identifiable to you. We may use this information in a form that does not personally identify you to analyze request

patterns and usage patterns to enhance our products and services. We reserve the right to use and disclose non-identifiable information to third parties at our discretion.

## How Personal Information is Shared

Please [see our Consumer Privacy Statement](#) for information on how Personal Information may be shared and whether you can limit certain types of sharing.

## Links to Other Websites

The Sites may contain links to third-party websites. When you click on a link to any other website or location, you will leave the Site and go to another site and another entity may collect personal and/or anonymous information from you. The Site's provision of a link to any other website or location is for your convenience and does not signify our endorsement of such other website or location or its contents. We have no control over, do not review, and cannot be responsible for, these outside websites or their content. Please be aware that the terms of this Notice do not apply to third-party websites. We encourage you to read the privacy policy of every website you visit.

## Social Media

We maintain social media sites on platforms including, but not limited to, Facebook®, YouTube®, Instagram®, and Pinterest® allowing for online sharing and commentary. Any content you post on these sites, including pictures or any Personal Information, is subject to this Notice and our [Consumer Privacy Statement](#). Information collected from your interactions on these sites may be used for the purposes described in this Notice and our [Consumer Privacy Statement](#). While utilizing these platforms, please note that you are also subject to the terms of use and privacy policies of each respective platform. You are encouraged to review these terms and policies before visiting the platforms.

## Electronic Communication Policies

We may send you an electronic confirmation when you enroll for online services and/or opt-in for communications from us. Emails from us may include security-related communications or the marketing of various products and services. You may opt out of receiving marketing-related emails at any time by clicking the "unsubscribe" link included at the bottom of the email, or by contacting us at (800)467-5427 or [justask@tvacreditunion.com](mailto:justask@tvacreditunion.com).

If you provide your phone number through the Sites, we may send you notifications such as fraud alerts by SMS. You may opt out of SMS communications by unlinking your mobile phone number through the Site.

If you agree to accept electronic disclosures and/or online account statements, we may notify you of important updates or the availability of these documents through email or other approved electronic means. For example, we may notify you by email of updates to this Notice or the availability of account statements. For more information on how to enroll in electronic disclosures, please visit <https://tvacreditunion.com> or call us at (800) 467-5427.

## Protecting Children's Privacy Online

We comply with the Children's Online Privacy Protection Act (COPPA). Our Sites are not directed to individuals under the age of thirteen (13) and we do not knowingly collect information from those individuals without parental consent. For more information on COPPA, visit the Federal Trade Commission's website.

## Security

To protect your nonpublic personal information from unauthorized access or use, we utilize and continuously monitor security measures that comply with applicable laws and regulations. These measures include physical, electronic, and procedural controls to protect against unauthorized access. Our Service Providers are required to maintain comparable measures.

## Updates to this Notice

This Notice is subject to change. You are encouraged to review it periodically. If we make changes to this Notice, the "Last Updated" date at the bottom of this Notice will reflect the date of revision. Any changes to this Notice will become effective when we post the revised Notice on the website. Your use of the Sites following these changes indicates your acceptance of the revised Notice.

## Questions

If you have questions or concerns about this Notice or our [Consumer Privacy Statement](#), please contact us at (800)467-5427 or [justask@tvacreditunion.com](mailto:justask@tvacreditunion.com).