

BIOMETRIC DATA PRIVACY POLICY

Consumers Credit Union ("CCU") respects the privacy of its members and applicants for membership to CCU. CCU has instituted this Biometric Data Privacy Policy ("Policy") which describes our privacy practices concerning biometric information and biometric identifiers (collectively, "Biometric Data") collected in connection with your application and maintenance for membership and accounts.¹

Biometric Data Defined

As used in this policy, "Biometric Data" means any biological characteristics of a person, or information based upon such a characteristic, including characteristics such as those defined as "biometric identifiers" and "biometric information" under the Illinois Biometric Information Privacy Act, 740 ILCS 14/1, et seq. "Biometric identifier" is defined as a retina or iris scan, fingerprint, voiceprint, or scan of hand or face geometry. "Biometric information" is defined as any information, regardless of how it is captured, converted, stored, or shared, based on an individual's biometric identifier used to identify an individual.

Biometric Data also includes any similar state or local law definitions related to any biological characteristics of a person, or information based upon such characteristic, including but not limited to "biometric information" as used in the California Consumer Privacy Act.²

Collection, Storage, Use, and Transmission of Biometric Data

CCU and/or its vendors may collect, use, store, retain, and/or transmit Biometric Data during the course of CCU's operations and of providing products or services to CCU members and applicants. With respect to the Biometric Data collected, stored, used, and/or transmitted by CCU and/or its vendors, to the extent required by law, CCU and/or its vendors will obtain written authorization from individuals prior to the collection of such Biometric Data. CCU and/or its vendors will collect, store, use, and/or transmit any Biometric Data for purposes that include authenticating your identity, enabling access to your accounts, and/or detecting and preventing fraud.

Disclosure and Data Storage

Your Biometric Data will not be shared, sold, or otherwise disclosed to third parties other than the third-party vendors involved in providing services to CCU in furtherance of the purposes of collection described above. CCU and/or its vendors will take reasonable measures to store, transmit, and protect your Biometric Data from unauthorized access, disclosure, or use.

¹ CCU is exempt from the Illinois Biometric Information Privacy Act and is or may be exempt from certain laws and/or regulations governing biometric information in other states. By adopting this Policy, CCU does not waive any applicable exemptions from laws, regulations and/or rules governing Biometric Information.

² If you are a California resident, you have further rights with respect to your Biometric Information, which can be reviewed at <u>california-privacy-notice.pdf</u> (myconsumers.org).



Retention Schedule

CCU and/or its vendors will retain your Biometric Data until the initial purpose for collecting or obtaining such information has been satisfied or within three (3) years of your last interaction with us, whichever occurs first. You have the right to revoke this authorization at any time and request the deletion of your Biometric Data upon written notice to CCU. Upon request, except as otherwise allowed under applicable law, your Biometric Data will be destroyed, however, revocation of consent may affect your ability to access certain CCU services or areas.

If you have any questions or concerns regarding the collection or use of your biometric information, please contact us at (877) 275-2228.

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