

# Addition

## FINANCIAL

Rev. 05/2019

### FACTS

### WHAT DOES ADDITION FINANCIAL DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Account balances</li> <li>• Payment history</li> <li>• Transaction history</li> <li>• Account transactions</li> <li>• Checking account information</li> </ul> <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Addition Financial chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Addition Financial share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call 407- 896-9411 or outside Orlando 800-771-9411 or go to AdditionFi.com	

Who We Are	
<b>Who is providing this notice?</b>	Addition Financial means Addition Financial Credit Union.
What We Do	
<b>How does Addition Financial protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<b>How does Addition Financial collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Apply for a loan</li> <li>● Provide employment information</li> <li>● Apply for financing</li> <li>● Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>Addition Financial does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>Addition Financial does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>Our joint marketing partners include insurance and credit card companies.</i></li> </ul>
Other Important Information	
<p>We will not disclose information about you to anyone or information about former members, except as permitted by law.</p> <p><b>For Alaska, Illinois, Maryland and North Dakota Members.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For California Members.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p><b>For Massachusetts, Mississippi and New Jersey Members.</b> We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p>	

By using the Addition Financial website, you acknowledge that you have reviewed and agree to our Online Privacy Policy. We reserve the right to modify our Online Privacy Policy at any time in our sole discretion without notice to you. Any changes will be incorporated into our Online Privacy Policy posted to this website and you should visit this website from time to time to review the current terms. If you do not agree with these terms, please do not access this website or use our mobile applications. Your use of the Addition Financial website constitutes acceptance of this Online Privacy Policy.

Keeping financial and personal information secure is one of our most important responsibilities. Addition Financial is committed to protecting the information of our members and other visitors who use our website. We value your trust and handle all personal information with care. As with information we collect through other means, we use the information you provide online to respond to your needs, service your accounts, and provide you with information about other services.

## **Secure Transmissions**

To ensure information remains confidential, Addition Financial uses encryption technology such as Secure Socket Layer (SSL) to protect information you enter and submit from our website.

## **Email Security**

Regular Internet email is not secure. You should never provide information that is sensitive or confidential such as your social security number, account number, or PIN numbers. We also ask that you do not send personal or account information through regular email.

## **Cookies and Tracking Technologies**

Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted Personal Information. Cookies allow us to collect information such as browser type, time spent on the site, pages visited, language preferences, and your relationship with us. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize/tailor your experience while engaging with us, and to recognize your device to allow your use of our online products and services. We collect statistical information about the usage of the site in order to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how account holders and visitors use the site and to assist us with resolving questions regarding the site. We also utilize cookies for advertising purposes. Addition Financial also uses tracking technologies including beacons, tags, pixels, and scripts to collect and track information to improve and analyze our website and optimize paid media strategies.

## **Linking to Other Sites**

To provide you with easy access to information, Addition Financial may provide links to other websites such as mortgage companies, insurance companies, government agencies. These links are provided as a convenience to our members. We do not guarantee or endorse any of the content in these links, and Addition Financial does not represent either the third party or the member if the two enter into a transaction. The privacy and security policies on these linked websites may differ

from those practiced by Addition Financial. We encourage you to read the privacy policies of all websites you visit, especially before providing any personal non-public information.

## Google Analytics

Many websites and apps use Google services to improve their content. When they integrate Google services, these sites and apps share information with Google. We use Google Analytics to better understand how users are visiting and using our sites. Google Analytics collects information such as how often users visit this site, what pages they visit when they do so, and what other sites they used prior to coming to this site. Google Analytics collects the IP address assigned to you on the date you visit this site, rather than your name or other identifying information. We do not combine the information collected through the use of Google Analytics with personally identifiable information. Although Google Analytics plants a cookie on your web browser to identify you as a unique user the next time you visit this site, the cookie cannot be used by anyone but Google. You may review further information about how Google Analytics collects and processes data and how to control the information sent to Google at “How Google uses information from sites or apps that use our services” at [google.com/policies/privacy/partners/](https://google.com/policies/privacy/partners/).

## Addition Financial Mobile App

We offer a mobile application that provides the ability to access some of our products and services. When you use the Addition Financial mobile app, we may collect information such as unique device identifiers, screen resolution and other settings, information about your location (with your permission), and other analytical information that may assist with diagnostics and performance. Some features included in Addition Financial mobile app may request access to data located on the device. The Addition Financial will request and, with your consent, periodically collect/transmit/sync/store the following data:

- Device’s camera access for mobile remote deposits.
- Device’s location for branch & ATM locations.
- Device’s storage access for attachments in secure messages.
- Device’s contacts for recipient lists for person-to-person payments.
- Device’s microphone for communication over chat.

As with information we collect through other means, we limit our access, collection, use, and sharing of personal or sensitive data acquired through our apps to purposes directly related to providing and improving the features and functionality of our apps and fulfilling your requests. To remove online and mobile banking access, contact us at 800-771-9411.

## Privacy Notice

To learn what Addition Financial does with your personal information please view our [Privacy Notice](#) or contact us by mail, phone, or email.