



## What does Ascend Federal Credit Union (“Ascend”) do with 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 and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice. Location information may be collected<sup>1</sup> and shared with vendors to identify the physical location of your device if you use our mobile application(s) and you allow it.</p> <p><sup>1</sup>Ascend and/or its vendors may retain a record of the location data which was reported as a part of the mobile location confirmation service for a maximum of 18 months.</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 Ascend chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Ascend share this?	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	Yes
<b>For our affiliates’ everyday business purposes</b> – information about your transactions and experiences	No	N/A
<b>For our affiliates’ everyday business purposes</b> – information about your creditworthiness	No	N/A
<b>For nonaffiliates to market to you</b>	Yes	Yes

All above excludes text messaging originator opt-in data and consent; this information will not be shared with any third parties.

## Who We Are

<b>Who is providing this notice?</b>	Ascend Federal Credit Union
--------------------------------------	-----------------------------

## What We Do

<b>How does Ascend FCU protect my personal information?</b>	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. Ascend regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.
<b>How does Ascend FCU 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 or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> <p>We collect your device's location information if you use our mobile applications and allow it.<sup>2</sup></p> <p><sup>2</sup>You may incur charges for data transfer depending upon your mobile phone data plan. Ascend will automatically re-enroll your Visa card(s) in the mobile location confirmation service if a replacement account number is issued for you.</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>• Ascend has no affiliates</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>• Ascend shares information with nonaffiliates including investment, insurance and other financial services companies.</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>• Ascend shares information with nonaffiliated investment and insurance companies.</li> </ul>

## Mobile App Permissions

Ascend's mobile application ("Mobile App") may request access to information stored on your device such as location, camera (including photos), contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account. The information collected is shared with third parties only insofar as is necessary to support the action you are undertaking (e.g., we share the check-image with the check processing vendor, we pass Contact information to Zelle® for adding payees, if you initiate a video chat, we pass the video to the chat vendor). None of the information gathered by the Mobile App is used for marketing purposes.

It is important for you to understand that:

- Before granting access to this information, you will be prompted to give the application that permission.
- If you do not wish to grant that permission, you may decline, however, this may make some functionality unavailable. For example, declining access to your camera will prevent you from being able to utilize our mobile deposit feature.

To update access permissions, you may call 800-342-3086, email [memberservice@ascend.org](mailto:memberservice@ascend.org), or you may visit one of our many local branches. Your personal details, such as email address, phone numbers and mailing address, may all be updated in the Mobile App.

<b>Location</b>	We access your device's location so we can detect suspicious activity (e.g., unusual login attempts from foreign countries). Your location can also be used to help find the nearest ATM or branch location.
<b>Camera / Images</b>	This permission allows you to capture an image of a check, and deposit it into your account. We also allow you to capture a Profile Picture, and navigate to websites via QR codes.
<b>Contacts</b>	The Mobile App accesses your contact list only for Zelle® Services. You must manually add the option to allow the use of contacts for Zelle® payments. If contact information is used to create a payee, Zelle® keeps the payee information for as long as the client is an active mobile banking customer.
<b>Access to External Storage</b>	This permission will allow you to send attachments with a Secure Message, or use a saved image as your Profile picture. This data is not shared externally.
<b>Record Audio</b>	The Mobile App needs access to your audio to support online chat sessions. (Glia Chat).

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.

The application information is retained in accordance with state and federal record retention laws.

## Questions or to Opt-out

Please call 800-342-3086 or visit [ascend.org](http://ascend.org).