



Website Privacy Policy and Terms of Use

Parkside Credit Union respects the personal and financial privacy of all of its members. We are committed to protecting the information on and within our website with the same safety and confidentiality standards utilized in the transaction of all Parkside Credit Union business. The following information will help you to understand how we protect the information gathered.

Parkside Credit Union may collect information such as:

- User name
- Email addresses
- Internet Service Provider address
- Access time and date
- Failed logon attempts

We collect this information for internal reporting of website statistics, and product monitoring to improve our services. Information obtained from our website is kept secure, and access to that information is limited with the credit union personnel who need to know the information to provide products or services to our members and to properly operate the credit union.

Maintenance of Accurate Information

We strive to make sure that the information we maintain about our members is accurate, current, and complete and to respond to requests to correct inaccurate information in a timely manner.

Limiting Employee Access to Information

Parkside Credit Union maintains information standards and procedures that include physical and electronic safeguards, restricting access to that information on a need-to-know basis, and training employees on the importance of information security.

Restrictions on the Disclosure of Account Information

We do not reveal specific information about member accounts or any personally identifiable data to unaffiliated third parties for their independent use, except to conduct our business and to make products, services, and other opportunities available to our members, upon member request, to protect against potential fraud and other crimes, to provide information to a reputable information reporting agency, and pursuant to applicable laws and regulations.

Cookies

Parkside Credit Union websites may use a feature of your Internet browser called a "cookie". Cookies are files placed within your browser on your computer's hard drive by a website server. Parkside Credit Union websites may use cookies to facilitate your Internet sessions, to maintain security, and to improve our websites. For example, Parkside Credit Union may use cookies to verify your identity, remember your personal settings such as your offer preferences, and to monitor your use of Parkside Credit Union.



websites to improve our services. If you choose not to enable cookies on your browser, you may not be able to use some of the services offered on Parkside Credit Union's websites.

Links

Our website contains links to other websites. While exploring the services offered through Parkside Credit Union's website, please be aware that other online retailers, partners, third party Internet sites, and third-party services accessible through Parkside Credit Union's website, have separate privacy and data collection policies and practices, which are independent of and may be different from Parkside Credit Union's policies and practices. Parkside Credit Union is not responsible or liable for these independent policies and practices and it is your responsibility to review them and decide whether or not they satisfactorily protect your rights. We encourage all users to read the privacy statement of all linked websites.

Children

At Parkside Credit Union, we believe in and promote financial literacy for all ages through education, tools, and communications. The online financial account opening and lending services offered through the Credit Union's website are not designed or directed toward children under the age of 13. We request that these individuals do not provide personal information through the site. We do not knowingly collect information from children without parental or guardian consent. If you believe your child has provided personally identifiable information to us without your permission, please contact us. For more information about the Children's Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission website at ftc.gov.

Email

Parkside Credit Union asks that you do not send confidential information to us via email. Email is not necessarily safe against interception. If your communication is sensitive, or includes personal information such as account numbers, credit card numbers, personal identification numbers, social security numbers, or date of birth, you should call or use regular mail.

Online Banking Services Disclaimer

Please read these terms, conditions, and disclaimers carefully. By accessing this website and using the online banking services, you agree to be bound by all of the terms and conditions of the Parkside Credit Union Online Banking Services Agreement and the account agreement that you received for your Parkside Credit Union Accounts, as amended.

Use of this Website

Although Parkside Credit Union has tried to provide accurate and timely information, the content of this site may not be accurate, complete or current and may include technical inaccuracies or typographical errors. From time to time, changes may be made to the content of this site without notice. Decisions based on the information contained on this site are your sole responsibility.

Parkside Credit Union Online Banking services are only available to residents of the United States of America and Canada. Parkside Credit Union controls and maintains this site from the United States and makes no representation that materials are appropriate or available for use in other locations.



You may not copy, download, republish, distribute, or reproduce any of the information contained on the site in any form without the prior consent of Parkside Credit Union, unless otherwise indicated. Links to this web site are not permitted without the prior consent of Parkside Credit Union.

Exclusion of Warranties

Parkside Credit Union makes no warranties or representations as to the accuracy or completeness of the information contained on this website. This information is provided "as is", "as available" without any warranties of any kind, either expressed or implied, including but not limited to, the implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

Limitation of Liability

Except as specifically provided in our Online Services Agreement, you agree that neither Parkside Credit Union nor any of its affiliates, agents, employees, or subcontractors shall be liable for any direct, indirect, special, incidental, consequential, punitive, or exemplary damages or losses including lost profits, (even if we advised the possibility), arising in any way from the information contained or transactions conducted through this website. Parkside Credit Union is not liable for any damages or losses that may be caused to any equipment and other software due to any viruses, defects, or malfunctions in connection with access or use of this website.

Effective Date: 06/01/2023

BIOMETRIC INFORMATION PRIVACY POLICY AND CONSENT

Scope and Overview

This policy outlines how Parkside Credit Union, its vendors, and/or the licensor of the Parkside Credit Union's consumer verification software processes biometric data collected from you for identity verification and fraud prevention purposes.

Biometric Data Defined

As used in this policy, biometric data includes "biometric identifiers" and "biometric information". "Biometric identifier" means a retina or iris scan, fingerprint, voiceprint, or scan of hand or face geometry. As the term is used in this policy, the selfie photograph you upload to the software for use in the biometric algorithm is considered a "biometric identifier." "Biometric information" means any information, regardless of how it is captured, converted, stored, or shared, based on an individual's biometric identifier used to identify an individual.

Disclosure and Authorization Policy

To the extent that Parkside Credit Union, its vendors, and/or the licensor of the Parkside Credit Union's consumer verification software collect, capture, or otherwise obtain biometric data relating to a consumer, Parkside Credit Union must first:

Inform each consumer that Parkside Credit Union, its vendors, and/or the licensor of the Parkside Credit Union's consumer verification software are collecting, capturing, or otherwise obtaining the employee's biometric data, and that the Parkside Credit Union is providing such biometric data to its vendors and the licensor of the Parkside Credit Union's consumer verification software;

- Inform the consumer of the specific purpose and length of time for which the consumer's



biometric data is being collected, stored, and used; and

- Receive consent by the consumer authorizing Parkside Credit Union, its vendors, and/or Parkside Credit Union's consumer verification software to collect, store, and use the consumer's biometric data for the specific purposes disclosed by the Parkside Credit Union, and for Parkside Credit Union to provide such biometric data to its vendors and the licensor of the Parkside Credit Union's consumer verification software.
- Parkside Credit Union, its vendors, and/or the licensor of the Parkside Credit Union's consumer verification software will not sell, lease, trade, or otherwise profit from employees' biometric data; provided, however, that the Parkside Credit Union's vendors and the licensor of the Parkside Credit Union's consumer verification software may be paid for products or services used by Parkside Credit Union that utilize such biometric data.

This policy is intended to comply with all federal, state, and local laws.

Purpose for the Collection of Biometric Data

Parkside Credit Union, its vendors, and/or the licensor of Parkside Credit Union's consumer verification software collect, store, and use biometric data solely for identity verification and fraud prevention purposes.

Disclosure

Parkside Credit Union will not disclose or disseminate any biometric data to anyone other than its vendors and the licensor of the Parkside Credit Union's consumer verification software providing products and services using biometric data without/unless:

- First obtaining consumer consent to such disclosure or dissemination;
- The disclosed data completes a financial transaction requested or authorized by the consumer;
- Disclosure is required by law or ordinance; or
- Disclosure is required pursuant to a valid warrant or subpoena issued by a court of competent jurisdiction.

Security

Parkside Credit Union shall use a commercially reasonable standard of care to store, transmit and protect from disclosure any biometric data collected. Such storage, transmission, and protection from disclosure shall be performed in a manner that is the same as or more protective than the manner in which Parkside Credit Union stores, transmits and protects from disclosure other confidential and sensitive information, including personal information that can be used to uniquely identify an individual or an individual's account or property, such as genetic markers, genetic testing information, account numbers, PINs, driver's license numbers and social security numbers.

Retention

Parkside Credit Union shall retain consumer biometric data only until, and shall request that its vendors



and the licensor of Parkside Credit Union's consumer verification software permanently destroy such data when, the first of the following occurs:

- The initial purpose for collecting or obtaining such biometric data has been satisfied, such as verification of consumer identity;
- Request of consumer to destroy the biometric data; or
- Within 30 days of consumer's provisioning of biometric data.

Contact Information

If you have any questions about our use, storage, or security of your biometric data you can contact us at 734.525.0700.

BIOMETRIC INFORMATION CONSUMER CONSENT

As outlined in the "Biometric Information Privacy Policy", I understand and consent to the collection, use, retention, storage, and/or disclosure or re-disclosure of data or images from biometric verification technology by Parkside Credit Union, its vendors, and/or the licensor of the Parkside Credit Union's consumer verification software. I acknowledge that I have been given a copy of the Policy, or that the Policy has been made accessible to me, and I have had an opportunity to review it and request any additional information concerning the Parkside Credit Union's procedures and safeguards for collecting, maintaining, using, disclosing, sharing, storing, and/or destroying this data.