

Kings Federal Credit Union

Online and Mobile Banking Privacy Policy

Last Updated: June 15, 2026

PURPOSE & SCOPE

Kings Federal Credit Union's Online and Mobile Banking Application (the "Apps")—powered by Fiserv and Candescend—helps members control their credit and/or debit cards through their computer or mobile device, making it easy to manage finances on the go. The mobile applications are named "KingsFCU Mobile" and are developed by Kings Federal Credit Union (KingsFCU). This Privacy Policy, in combination with other relevant privacy notices provided to members (including pursuant to financial privacy laws), informs members of the policies and practices regarding the collection, use, and disclosure of any personal information that the Credit Union and its service providers collect from or about users in connection with the Apps' website and mobile application (the "Services").

- Obtaining real-time balances for accounts.
- Managing money, viewing transactions, and accessing statements.
- Executing transfers, paying bills, and managing billers.
- Depositing checks and receiving account alerts.
- Managing credit and debit card settings.

This policy supplements the credit union's Privacy Policy and the California Consumer Privacy Act Policy. It applies specifically to personal information collected through the Credit Union's online and mobile banking services. Gramm-Leach-Bliley Act privacy obligations, member opt-out rights, and government access to financial records are governed by the Privacy Policy.

GENERAL GUIDELINES

Types of Information Collected in the Apps

Personal Information Provided by the Member.

The Credit Union may collect personal information from members through use of the Services, including:

- First and last name, address, email, telephone number, and social security number when creating an account.
- Financial and transaction information necessary to provide the Services, including account numbers, payment card expiration date, payment card identification, verification numbers, and transaction and payment history.
- Feedback or contact information submitted via email, including name and email address and any other content included in the email.
- Other personal information provided voluntarily, such as information requested if the member contacts the Credit Union via email regarding support for the Services.

Personal Information Collected from Third Parties.

The Credit Union may collect certain information from identity verification services and consumer reporting agencies, including credit bureaus, in order to provide some of its Services.

Personal Information Collected Via Technology.

The Credit Union and its service providers may automatically log information about the member, their computer or mobile device, and their interaction with the Services, including:

- Device data: operating system type and version, manufacturer and model, browser type, screen resolution, RAM and disk size, CPU usage, device type, IP address, unique identifiers,
- Online activity data: pages or screens viewed, time spent on a page or screen, the website visited before browsing to the Service, navigation paths, information about activity on a page or screen, access times, and duration of access.
- Device images and videos may be accessed when the member deposits a check.
- Cookies: text files stored 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 the member navigate efficiently, remembering preferences, enabling functionality, and helping the Credit Union understand user activity and patterns.
- Local storage technologies (such as HTML5 and Flash) that provide cookie-equivalent functionality and can store larger amounts of data on the member's device.
- Web beacons (pixel tags or clear GIFs) used to demonstrate that a webpage or email was accessed or opened, or that certain content was viewed or clicked.
- Device Permissions and Data Access: Some features in digital banking may request access to data on the member's device, including biometric, camera, contacts list, and fine and coarse location data. Members will be prompted to allow access to this data; if access is denied, the specific feature requiring that data will not be fully functional.
- Location Information Tracking: If enabled on the mobile device, location data is collected when using the Services—including when the app is closed or not in use—to power fraud detection capabilities. Members may decline or adjust location service settings at any time on their device.

How Information Collected in the Apps Is Used

General Use.

The Credit Union uses personal information collected through the Services to respond to member requests, provide the Services requested, and to serve members better. Specific uses include:

- Facilitate the creation of, and secure and maintain, the member's account.
- Identify the member as a legitimate user in the Credit Union's system.
- Provide improved administration of the Services.
- Provide the Services the member requests.
- Improve the quality of experience when interacting with the Services.

- Send administrative email notifications, such as security or support and maintenance advisories.
- Send surveys, offers, and other promotional materials related to the Services.

Compliance and Protection.

The Credit Union may use personal information to:

- Comply with applicable laws, lawful requests, and legal process, such as to respond to subpoenas or requests from government authorities.
- Protect the Credit Union's, members', or others' rights, privacy, safety, or property (including by making and defending legal claims).
- Audit internal processes for compliance with legal and contractual requirements and internal policies.
- Enforce the terms and conditions that govern the Service.
- Prevent, identify, investigate, and deter fraudulent, harmful, unauthorized, unethical, or illegal activity, including cyberattacks and identity theft.

Creation of Non-Identifiable Data.

The Apps may create de-identified information records from personal information by excluding information that makes it personally identifiable. The Credit Union may use this de-identified information in a form that does not personally identify the member to analyze request patterns and usage patterns to enhance products and services. The Credit Union reserves the right to use and disclose non-identifiable information to third parties in its discretion.

Disclosure of Personal Information

In Accordance with Other Privacy Notices.

Other than as described in this Privacy Policy in connection with the Apps, this Privacy Policy does not apply to the processing of member information by the Credit Union or third parties with whom the Credit Union shares information. See the Privacy Policy (7-010) for full disclosure practices.

Third-Party Service Providers.

The Credit Union may share personal information with third-party or affiliated service providers that perform services on behalf of the Credit Union in providing the Apps, including to provide the Services, conduct quality assurance testing, facilitate account creation, optimize the performance of the Services, provide technical support, and provide other services to the Apps.

Authorities and Others.

Regardless of any choices the member makes regarding personal information, the Apps may disclose personal information to law enforcement, government authorities, and private parties for compliance and protection purposes as described above.

Links to Other Sites

The Apps may contain links to third-party websites. When the member clicks on a link to any other website or location, they will leave the Apps and go to another site where another entity

may collect personal and/or anonymous information. The Apps' provision of a link to any other website is for convenience and does not signify the Credit Union's endorsement of such other website or its contents. The Credit Union has no control over, does not review, and cannot be responsible for, outside websites or their content. The terms of this Privacy Policy do not apply to outside websites. Members are encouraged to read the privacy policy of every website they visit.

Member Choices Regarding Information

Do Not Track Signals.

Some web browsers transmit "do not track" signals to the websites and other online services with which they communicate. There is currently no standard that governs what, if anything, websites should do when they receive these signals. The Credit Union currently does not take action in response to these signals. If and when a standard is established, the Credit Union may revise its policy on responding to these signals.

Access, Update, or Correct Information.

Members can access, update, or correct information by changing preferences in their account. For additional requests, members may contact the Credit Union.

Opting Out of Email or SMS Communications.

Members who have signed up to receive email marketing communications can unsubscribe at any time by clicking the "unsubscribe" link included at the bottom of the email or by contacting the Credit Union. If a member provides a phone number through the Services, the Credit Union may send SMS notifications such as fraud alerts. Members may opt out of SMS communications by unlinking their mobile phone number through the Services.

Opting Out of Location Tracking.

If a member initially consented to the collection of geo-location information through the Services, they can subsequently stop the collection of this information by changing the preferences on their mobile device. Please note that withdrawing consent to location information collection may limit some features of the Apps.

Safeguards and Retention

The Credit Union implements reasonable administrative, technical, and physical measures in an effort to safeguard the information in its custody and control against theft, loss, and unauthorized access, use, modification, and disclosure. Nevertheless, transmission via the internet is not completely secure and the Credit Union cannot guarantee the security of member information. Detailed information security controls are governed by the Information Security Policy (4-020).

Federal laws and regulations require that financial institutions retain original, active, and historical records. Member personal and financial data will be retained for a period of five to ten years, depending on applicable laws, regulations, and legitimate business needs. Retention schedules are further governed by the Records Retention Policy (1-050).

A Note About Children

The Services are not directed towards individuals under the age of 18, and the Credit Union does not, through the Apps, intentionally gather personal information about visitors who are under the age of 18. If a child under 18 submits personal information to the Credit Union through the Apps and the Credit Union learns that the personal information belongs to a child under 18, the Credit Union will attempt to delete the information as soon as possible.

Privacy Policy Updates

This Privacy Policy is subject to occasional revision. The Credit Union will notify members of any material changes in its collection, use, or disclosure of personal information by posting a notice on the Services. Any material changes to this Privacy Policy will be effective thirty (30) calendar days following notice of the changes on the Services. These changes will be effective immediately for new users of the Services. If a member objects to any such changes, they must notify the Credit Union prior to the effective date of such changes to deactivate their account. Continued use of the Services following notice of any such changes shall indicate acknowledgement of such changes.

CONTACT US

If you have any questions, concerns, or complaints regarding this Privacy Policy, the Apps' data processing practices, or to report a suspected security violation, please contact the Credit Union via the following official channels:

- Email: online@kingsfcu.com
- **Mail:** Kings Federal Credit Union, 1415 W Lacey Blvd, Hanford, CA 93230