

Privacy Notice

Revised 01/2025

FACTS

WHAT DOES DESTINATIONS CREDIT UNION DO WITH YOUR PERSONAL FINANCIAL INFORMATION?

Why?

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.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- *Social Security number and income.*
- *Account balances, transaction history, assets, and payment history.*
- *Credit history and credit scores.*
- *Investment experience.*

When you are no longer our member, we continue to share your information as described in this notice.

How?

All financial companies need to share customer/member's personal information to run their everyday business. In the sections below, we list the reasons financial companies can share their customer/member's personal information; the reasons Destinations Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DCU Share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to a credit bureau.	Yes	No
For our marketing purposes — to offer our products and services to you.	Yes	Yes
For joint marketing with other financial companies.	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences.	No	We do not share.
For our affiliates' everyday business purposes — information about your creditworthiness.	No	We do not share.
For nonaffiliates to market to you	No	We do not share.

To Limit Sharing

- *Call 410-663-2500 and speak to a Member Service Representative*
- *E-mail memberservices@destinationscu.org and put "Opt-Out" in the subject line*

Please note: If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions

Call 410-663-2500 and speak to a Member Service Representative

Who we are

Who is providing this notice?	Destinations Credit Union 8767 Satyr Hill Road, Baltimore, MD 21234
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What we do

How does Destinations Credit Union protect my personal information?	To protect your personal financial 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.
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How does Destinations Credit Union collect my personal information?	We collect your personal information, for example when you <ul style="list-style-type: none">• <i>Open an account or deposit money</i>• <i>Pay your bills or apply for a loan</i>• <i>Use your credit or debit card</i> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none">• <i>Sharing for affiliates' everyday business purposes — information about your creditworthiness</i>• <i>Affiliates from using your information to market to you</i>• <i>Sharing for nonaffiliates to market to you</i> State laws and individual companies may give you additional rights to limit sharing.
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account.
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>rkGoBig, LLC, a Credit Union Service Organization is partially owned by us.</i>
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Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Destinations Credit Union has no nonaffiliates.</i>
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Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you <ul style="list-style-type: none">• <i>Our joint marketing partners include investment, insurance, and other financial service providers.</i>
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You may opt out of receiving marketing information from Destinations Credit Union or through its joint marketing agreements. Follow the instructions in the "To Limit Sharing" section of this notice.

Destinations Credit Union Online Privacy and security

This Online Privacy Policy (Policy) applies to this Destinations Credit Union online interface (i.e., website or mobile application) and any Destinations Credit Union affiliate or subsidiary online interface that links to this Policy, (each, a Site, and, collectively, Sites). The term “Destinations Credit Union” or “we” or “us” or “our” in this Policy refers to affiliates or subsidiaries of Destinations Credit Union that link to this Policy. This Policy describes how sites may collect, use, and share information from or about you, and explains how information may be collected and used for advertising purposes.

For account holders and visitors to this site, we will use and share any information that we collect from or about you in accordance with the Destinations Credit Union Privacy Notice, which provides choices in the use and sharing of information. By using the site, you agree to the terms and conditions of this Policy.

USA Patriot Act

To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

Protecting children's privacy online

The Children’s Online Privacy Protection Act (COPPA) was passed by Congress in October 1998, with a requirement that the Federal Trade Commission (FTC) issue and enforce rules concerning children’s online privacy. The primary goal of the Act and the Rule is to place parents in control over what information is collected from their children online. We do not knowingly collect, nor is our web site designed or directed to use personal information from children under the age of 13 without containing verifiable consent from their parents.

Internet cookies

To provide better service and a more effective web site, we may use cookies as part of our interaction with your Internet browser. A cookie is a small text file placed on your hard drive by our web page server. A cookie cannot retrieve any other data from your hard drive, pass on computer viruses or capture your e-mail address. Cookies are commonly used on web sites and do not harm your system.

We may use cookies in places where you may need to register, such as online banking, or where you are able to customize the information you see. Recording a cookie at such points makes your online experience easier and more personalized. We may also use cookies to identify what sections of our site our members visit most so we can continue to provide information on the products and services in which our members have demonstrated an interest. These cookies do not collect personally identifiable information and we do not combine information collected through cookies with other personal information to determine who you are or your email address. By configuring your preferences or options in your Internet browser, you can control if and how a cookie will be accepted.

Third-party websites

Destinations Credit Union hosts several links to third-party vendors on their website in hopes of providing quick and easy access to information related to your financial needs. Please keep in mind the following statements when accessing third-party vendors:

- You are leaving our website.
- You are linking to an alternate website that we do not operate.
- We are not responsible for the content of the alternate website.
- We do not represent either you or the third-party if you enter into a transaction with them.
- The third-party website's privacy and security policies may differ from ours.

Collecting and using information

Personal information we collect online

Personal Information means personally identifiable information such as information you provide via forms, surveys, applications, or other online fields including name, postal or email addresses, telephone, fax or mobile numbers, or account numbers.

We will never ask for confidential information, including requests that you provide electronic banking credentials, in an unsolicited email or phone call.

How we use personal information

We may use personal information:

- To respond to your inquiries and fulfill your requests.
- To inform you about important information regarding the site, products, or services for which you apply or may be interested in applying for, or in which you are already enrolled, changes to terms, conditions, and policies and/or other administrative information.

- To deliver marketing communications that we believe may be of interest to you, including ads or offers tailored to you.
- To personalize your experience on the site.
- To allow you to apply for products or services (e.g., to prequalify for a mortgage, apply for a credit card, or to open a retirement account, investment account or other financial product) and evaluate your eligibility for such products or services.
- To verify your identity and/or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of account and personal information.
- To allow you to participate in surveys and other forms of market research, sweepstakes, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which may contain additional information about how personal information is used and shared.
- To allow you to use some site financial planning tools. Information that you enter into one of these planning tools may be stored for future access and use. You have the option not to save the information.
- Collected through our social media pages and other online interactions with you to assist in verifying your identity and account status. We may combine this online information with information collected from offline sources or information we already have.
- For business purposes, including data analysis, audits, developing and improving products and services, enhancing the site, identifying usage trends, and determining the effectiveness of promotional campaigns.
- For risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal processes and law enforcement requirements.
- To allow you to utilize features within our sites by granting us access to information from your device such as contact lists, or geo-location when you request certain services.

Android Mobile App Data Deletion

The mobile app developer does not offer a method for you to request the deletion of your data.

BIOMETRIC INFORMATION PRIVACY POLICY AND CONSENT

SCOPE AND OVERVIEW

This policy outlines how Destinations Credit Union, its vendors, and/or the licensor of the Destinations 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 Destinations Credit Union, its vendors, and/or the licensor of the Destinations Credit Union’s consumer verification software collect, capture, or otherwise obtain biometric data relating to a consumer, Destinations Credit Union must first:

- Inform each consumer that Destinations Credit Union, its vendors, and/or the licensor of the Destinations Credit Union’s consumer verification software are collecting, capturing, or otherwise obtaining the employee’s biometric data, and that the Destinations Credit Union is providing such biometric data to its vendors and the licensor of the Destinations 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 Destinations Credit Union, its vendors, and/or Destinations Credit Union’s consumer verification software to collect, store, and use the consumer’s biometric data for the specific purposes disclosed by the Destinations Credit Union, and for Destinations Credit Union to provide such biometric data to its vendors and the licensor of the Destinations Credit Union’s consumer verification software.

Destinations Credit Union, its vendors, and/or the licensor of the Destinations Credit Union’s consumer verification software will not sell, lease, trade, or otherwise profit from employees’ biometric data; provided, however, that the Destinations Credit Union’s vendors and the licensor of the Destinations Credit Union’s consumer verification software may be paid for products or services used by Destinations 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

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

DISCLOSURE

Destinations Credit Union will not disclose or disseminate any biometric data to anyone other than its vendors and the licensor of the Destinations 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

Destinations 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 Destinations 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

Destinations Credit Union shall retain consumer biometric data only until, and shall request that its vendors and the licensor of Destinations 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: memberservices@destinationscu.org.

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 Destinations Credit Union, its vendors, and/or the licensor of the Destinations 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 Destinations Credit Union's procedures and safeguards for collecting, maintaining, using, disclosing, sharing, storing, and/or destroying this data.