

Online Privacy Policy

Argent Credit union, together with its subsidiaries and affiliates (collectively, "Argent", "we", "us", or "our"), strives to serve your needs and to protect your identity and any information we collect from you.

For purposes of this Policy, "online" means utilization of an internet communication protocol to view, display, access, receive or transmit information. This Policy covers all our online practices, including, but not limited to our argentcu.org website, our Online Banking service, and our Mobile Banking service. If you are an Argent member or are otherwise an individual who obtains or has obtained a financial product or service from us to be used primarily for personal, family, or household purposes, our separate [Privacy Notice](#) provides additional information about how we use and share personal information that we collect in connection with the provision of those financial products and services. If you are a California resident, please refer to our [California Consumer Privacy Act Notice](#) for additional information about your rights pursuant to the California Consumer Privacy Act of 2018.

Information We Collect

We collect personal information in accordance with applicable law. If you apply for, or obtain a financial product or service with us, we will use and share that information we collect from you in accordance with our [Privacy Notice](#).

We may also collect personal information when you use our website, products, and services. Personal information that we collect may include your name or other online identifier, home or other physical address, telephone number, email address, IP address, website interactions, geolocation, device identifier, keystrokes, the contents of your communications with us, and information from a consumer report about you.

Our website is designed for optimal viewing with cookies enabled (cookies are small text files that collect internet traffic data). For example, cookies store your preferences for when you visit our website. If your web browser settings allow cookies, our website will utilize them. You may disable or remove cookies by accessing your web browser settings. Our website will still function without cookies, but some features may not work properly. Please note that due to a lack of consistent standards across browsers, our website may not respond to "do not track" browser settings.

The Argent mobile application may require access to the contact list on your mobile device to facilitate certain features within the application including, but not limited to Bill Pay. The Argent mobile application does not collect, transmit, or use geolocation information.

When you are simply viewing our website, we do not collect or retain any personal or identifiable information. However, for security purposes, and to respond to or fulfill your requests, we will collect and retain personal or identifiable information when you submit such to us, transact with us, or we provide you with access to your online account information.

We do collect non-identifying information for internal statistical purposes whenever you visit our website. This statistical information is collected to better enrich the online experience of our visitors, to assess what information is most and least important to our visitors, to analyze the

effectiveness of our ads, and for determining whether our content and/or its presentment is useful and relevant to visitors of our website.

How We Use Information We Collect

We may use your personal information to provide and improve our products and services; to process transactions and payments; to conduct analytics and research; to enhance your experience on our website; to help deliver our ads on your web browser; to measure advertising campaign effectiveness; to respond to your requests and communications; to manage your preferences; as required to meet legal and regulatory obligations; and for any other purposes that we may specifically disclose at the time we collect or you provide your information. We do not sell your personal information.

We also may de-identify (or make anonymous) your personal information by removing any details that identify you personally. We may use de-identified information to the extent permissible under applicable law.

Sending Information to Us or Transacting With Us Online

Whenever you submit information to us using methods we make available to you on our website, we protect your information using administrative and technical processes along with strong industry standard encryption recommended for financial institutions. There is a serious risk that your information could be intercepted if you send information using a method outside of our website, such as sending an email from your home email server or posting a message to us through a social media website. To send us a secure message, you should only use the method provided on our [Contact Us](#) page, or the method provided after logging on to our Online or Mobile Banking services.

For a full description of security measurements for transacting with us online and via mobile services, please refer to our [Electronic Funds Transfer Disclosure](#).

Disclosing Information

We may disclose personal information we collect about you through Online Services:

- To our affiliates or business partners.
- To our contractors, service providers, and other third parties we use to support our organization.
- To communicate with you and others, including persons who hold a legal or beneficial interest relating to you or persons acting in a fiduciary or representative capacity on your behalf.
- To report to credit bureaus and other similar organizations in order to evaluate your eligibility for products or services.
- To maintain your accounts.
- For our recruitment and hiring purposes, including evaluating and processing your employment application.
- To persons that are assessing our compliance with law or industry standards, and attorneys, accountants, and auditors.
- To debug, identify and repair errors, or effectuate similar functional enhancements in connection with our website.

- To protect against malicious, deceptive, fraudulent, or illegal activity, and participating in any prosecution or enforcement of laws or agreements meant to prevent or punish such activity.
- To protect the legal rights, property, safety, and security of us, our users, our employees, and others.
- To comply with applicable law, other legal requirements, and industry standards.
- To enforce our policies, terms of use, contracts, or other legal rights.
- To respond to emergencies.
- To other parties as you may authorize or permit.

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent, this information will not be shared with any third parties.

Children's Online Privacy Protection Act (COPPA)

Unless verifiable consent acceptable to us is obtained from a parent or legal guardian, we do not knowingly collect, maintain or use personal information obtained from our website about children under 13 years of age. We are not responsible for the data collection or use practices of any party to which our website may link. For more information about the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission website, www.ftc.gov.

Links to Third-Party Websites or When Other Websites Display our Advertisements

Argent may provide links to websites that are owned or operated by other companies ("third-party websites"). When you use a link online to visit a third-party website, you will be subject to that website's privacy and security practices, which may differ from ours. You should familiarize yourself with the privacy policy, terms of use, and security practices of the linked third-party website before providing any information on that website. We are not responsible for the content, practices or policies of any other party or any non-Argent website you visit, including any social media sites in which we display information, or any website whose link appears within our website, and regardless of any affiliation we may share with any other entity. Before providing any personal or identifiable information, you should first review the policies of any website you are visiting. The fact that there is a link between our website and that of another website does not represent an endorsement by us of the content and any product, service, or program contained on any other website. Ads we place on other websites may contain a "tag," which is a code that tells us that our ad was reviewed at the sponsoring website. Tags do not contain personal or identifiable information and are only a marketing tool for measuring the effectiveness of placing our ads on other websites.

How to Stop or Unsubscribe From Receiving Communication From Us

If your email address or a phone number for receiving text messages is on record with us, we may periodically send you educational or informational communication about products, services or events that we believe may interest you. Instructions for how you can stop or unsubscribe from receiving these messages are included in each communication that we send. However, we will still communicate with you in connection with servicing your account, fulfilling your request or about any promotion, service or program in which you have elected to participate.

Policy Updates

We may change our policy from time to time. When we do, we will let you know by appropriate means, such as by posting the revised policy on this page with a new “Last Updated” date. Any changes to our policy will become effective when posted unless indicated otherwise. We encourage you to periodically review this Notice for the latest information on our privacy practices.

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