

AGREEMENTS AND DISCLOSURES



BIOMETRIC IDENTIFIER PRIVACY NOTICE AND CONSENT

This Biometric Identifier Privacy Notice and Consent ("Notice") notifies you that Advancial Federal Credit Union ("Advancial," "we," "our," or "us") may obtain biometric identifiers provided by you [or generated through automated identity verification technologies] for the Permitted Purposes listed below.

Please read this Notice carefully before providing a selfie image, photograph, video image, or other biometric information.

Biometric Identifiers We Collect

As part of our identity verification and fraud prevention processes, Advancial and its authorized service providers may collect, capture, generate, or process the following biometric identifiers:

- Record of facial geometry

Purpose for Collection and Use

We may collect, capture, use, or otherwise acquire, store, retain, or process your biometric identifiers for the following legitimate business, security, and legal compliance purposes ("Permitted Purposes"):

- verifying your identity when you conduct transactions digitally with us;
- authenticating you when you submit an online account application through our online banking service or mobile banking application;
- detecting and preventing fraud, identity theft, money laundering, and unauthorized account access or unauthorized transactions;
- complying with applicable laws, regulations, Customer Identification Program ("CIP"), Know Your Customer ("KYC"), and anti-money laundering ("AML")

For these Permitted Purposes, we may compare your facial geometry from a real-time selfie image you provide using your device against your government-issued identification that you have provided to us to verify that you are who you say you are when you are conducting transactions digitally with us such as when you submit an online account application. To make this verification, we will use methods such as liveness detection data, device and authentication information (collectively "Automated Technologies"), and related personal information associated with your account application and account access.

Disclosure of Biometric Information

Advancial does not sell, lease, trade, or otherwise profit from or disclose your biometric identifiers. However, to fulfill the Permitted Purposes, we may disclose your biometric identifiers:

- to service providers, contractors, affiliates, and vendors in connection with an artificial intelligence system for preventing, detecting, protecting against, or responding to or investigating, reporting, or prosecuting a person responsible for a security incident, identity theft, fraud, harassment, malicious or deceptive activity, illegal activity, or preserving the integrity or security of a system;
- to service providers, contractors, affiliates, and vendors where necessary to complete a financial transaction requested or authorized by you;
- as permitted under applicable law, the disclosure is required or permitted by a federal or state statute;
- the disclosure is made by or to a law enforcement agency for a law enforcement response to a warrant;
- with your consent only for identification purposes in the event of your disappearance or death; or
- as otherwise permitted by applicable law

All authorized service providers receiving biometric identifiers are contractually required to maintain appropriate confidentiality and security protections.



AGREEMENTS AND DISCLOSURES *continued*

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Retention and Destruction

Advancial retains your biometric identifiers only for as long as reasonably necessary or relevant for the Permitted Purposes which shall in no event exceed the first anniversary of the date the purpose for collecting the identifier expires or if your biometric identifier was used in connection with an instrument or document that is required by law to be maintained for a longer period, then Advancial will retain the biometric identifier for longer than the first anniversary of the date the instrument or document is no longer required to be maintained by law.

- When biometric identifiers are no longer needed, they will be securely deleted, destroyed, or permanently de-identified in accordance with applicable law.

Additional Privacy Information

Additional information regarding Advancial's collection, use, and sharing of personal information is available in the Advancial Privacy Notice at <https://www.advancial.org/privacy-notice>.