

ONLINE PRIVACY POLICY

Last Updated: August 11, 2026

Privacy Overview

Protecting your privacy and safeguarding your personal information is extremely important to us. This Online Privacy Policy describes how Workers Federal Credit Union (“Workers”, the “Credit Union”, “we”, “us”, “our”) collects, uses, discloses, and protects information when you interact with our website and online services. This policy applies to information collected through our public website, online applications, forms, and digital tools, and does not replace privacy notices provided for specific products, services, or accounts. This Policy does not apply to third-party websites or services that we do not control, even if they are linked from our Sites

Information Collection and Use Summary

When you visit our sites, you may be asked to provide, and we may collect information about you that is personally identifiable ("Personal Information"). Your Personal Information is gathered through online applications, account servicing, mobile applications, and interactions with our digital platforms. Workers may also obtain your Personal Information from third-party sources including credit bureaus, service providers, or marketing partners.

For purposes of the chart below the term "Contact Information" includes the following: (i) first and last name, (ii) physical or home address, (iii) Phone number (landline, cellular). This definition applies throughout the policy:

Category	Information Collected	Purpose of Use
Website Analytics & Advertising	- Online identifiers - IP address - Browsing activity - Interactions with Credit Union Websites and Social Media	- Monitor Credit Union Website Usage and Activity - Improve Website Performance - Enhance Advertising
Social Media Third Party Links	Name and Location (Only if you engage with our social media pages, such as commenting, following etc.)	- Marketing Analytics - Site functionality
Feedback & Inquiries	- IP Address - Contact Information - Other information provided by you on the entry or inquiry form.	Respond to and Improve Services
Email Communications	- Email Address - Open and Click Data	- Advertising - Marketing and Advertising Analytics - Send Credit Union (Business) Notifications
SMS/Text Message Communications	- Mobile Phone Number - SMS Opt-In/Consent Preference	- Provide Requested Messaging Services - Account Servicing Communications - Security Alerts and Notifications

Applications & Accounts	• Personal Identifying Information • Contact Information • Tax ID Number (Social Security Number) • Government Issued Identification Number (e.g. Driver's License Number, Passport Number etc.) • Date of Birth	• Process Applications • Service Accounts
Sweepstakes	• Contact Information • Email Address • Other information provided by you on the entry form.	• Administer Promotions
Locator Tools	• IP Address • Location Data	• Identify Nearby Branches or ATMs
Pre-Employment Screening and Applications	• Contact Information • E-mail Address • Information Provided by You on Your Resume • Education History • Employment History • Job Related Skills • Licenses and Certifications • Driver's License Number • Tax ID Number (Social Security Number) • Date of Birth • Move in Date of Current Residence • Additional Information You Provide (e.g. Salary, Employee Referral Name etc.)	• Recruiting

SMS Messaging Services

If you choose to enroll in any SMS/text messaging service offered by Workers, mobile phone numbers and SMS consent information will not be sold, rented, or shared with third parties or affiliates for marketing or promotional purposes. SMS opt-in information will be used solely to provide the requested messaging services.

Text Messaging Communications

Workers Credit Union may offer account-related, servicing, security, and informational text message communications. Any applicable SMS terms, message frequency, opt-out instructions, and other program details will be provided at the time a member enrolls in a text messaging service.

How We Use Information We Collect

We use the information we collect to operate, manage, and enhance our business operations and to deliver secure, high-quality financial products and services. Specifically, we use this information for the purposes described below:

- Providing our products and services, including processing transactions and fulfilling requests.
- Maintaining and operating our websites and digital services, such as session management, debugging, security monitoring, and fraud prevention.

- Reviewing and processing applications for membership, accounts, loans, and other services.
- Verifying your identity and authenticating access to your accounts.
- Maintaining and servicing your accounts, including account administration and customer support.
- Communicating with you, responding to inquiries, and delivering important notices and disclosures.
- Managing your preferences and personalizing your experience on our websites and digital platforms.
- Conducting analytics and research to understand how our sites are used and to measure the effectiveness of our marketing and advertising campaigns.
- Delivering and tailoring digital advertisements, including ads based on inferred interests and preferences derived from your browsing activity across the internet over time, where permitted by law.
- Developing new products and services, improving existing offerings, and enhancing your overall experience.
- Assessing and ensuring health and safety for our members, employees, and third parties.
- Protecting physical and electronic security, including safeguarding our premises, systems, and data.
- Complying with legal and regulatory obligations, industry standards, contractual requirements, and internal policies.
- Establishing, exercising, and defending legal rights, including handling claims and disputes.
- Detecting, preventing, investigating, and addressing fraud, security incidents, illegal activity, or violations of policy.
- Performing audits and internal reviews.
- Processing employment applications and managing recruitment-related activities.
- Carrying out purposes disclosed at or before the time of data collection.
- Creating aggregated or deidentified information that can be used for any lawful purpose. We maintain such information in deidentified form and do not attempt to reidentify it except as permitted by law.
- Operating and managing our business, including analyzing credit risk, resolving complaints, conducting compliance activities, credit reporting, institutional risk management, and human resource functions.

We do not sell your information for monetary consideration. We use third-party advertising pixels and similar technologies as described below, and you may have choices regarding certain advertising-related data disclosures.

Use of Cookies, Pixels, and Similar Technologies

We use cookies, pixels, web beacons, tags, and similar online tracking technologies (collectively, “tracking technologies”) [and may also use similar technologies in emails] on our websites, emails, and digital services to operate and secure our sites, understand how they are used, and enhance your experience.

What These Technologies Do

Tracking technologies are small files or pieces of code stored on or executed through your browser or device. They help us:

- Enable core website functionality, such as authentication, session management, and security
- Remember your preferences and personalize your experience;
- Measure site performance and understand how users interact with our Sites;
- Detect, prevent, and investigate fraud or unauthorized activity; and
- Measure the effectiveness of our communications and advertising.

Information Collected

These technologies may collect information such as:

- Device and browser information, IP address, and general location;
- Pages visited, links clicked, and time spent on our Sites;
- Interactions with emails or advertisements; and/or
- Identifiers associated with cookies or similar technologies;

Analytics and Advertising

Where permitted by law, we may use tracking technologies to:

- Conduct analytics and research about Site usage and performance;
- Understand the effectiveness of our marketing campaigns; and/or
- Deliver and tailor digital advertisements based on inferred interests and preferences, including across websites and over time. This may include interest-based advertising and retargeting.

Third-Party Technologies

Some tracking technologies are placed by third-party service providers, such as analytics, marketing, or advertising partners. These third parties may collect information directly from your browser and use it in accordance with their own privacy policies. We engage such providers to perform services on our behalf and do not authorize them to use the information except as permitted by law. Depending on how data flows are characterized, certain disclosures associated with these technologies may be considered “sharing” for advertising purposes under applicable law, and you may have the right to opt out of such sharing.

Your Choices

You can manage or limit tracking technologies through:

- Browser settings that allow you to block or delete cookies*;
- Opt-out tools provided by advertising platforms;
- Privacy rights available under applicable laws, such as opting out of targeted advertising; and, where available, our cookie preference tool on the Sites;
- Unsubscribe from our Marketing Email**

*You can manage cookies through your web browser settings, including receiving notifications when cookies are placed, deleting existing cookies, or blocking cookies altogether. Please consult your browser’s settings or support resources for information on how to control cookies on your specific browser or device. If you choose to disable or block cookies, certain features or services on our sites may not function properly. For example, we may be unable to recognize your device, and if you access mobile or online banking, you may be required to answer security challenge questions each time you log in.

** You may opt out of receiving marketing emails from us at any time by following the unsubscribe instructions included in the footer of our marketing messages. Please allow up to 10 business days for opt-out request to be fully processed. Even if you opt out of marketing communications, we may continue to send you non-marketing emails related to your account, transactions, membership, or other operational, legal, or service-related matters.

Please note that disabling certain tracking technologies may impact the functionality or performance of our sites.

Children’s Online Privacy Protection Act (COPPA)

Our website is not directed to children under 13 years of age, and we do not knowingly collect personal information from children under 13. If we learn that we have collected such information, we will delete it promptly in accordance with applicable law. Parents or guardians may contact us to request review or deletion of a child’s information.

California Privacy Rights

If you are a California resident, please see our California Privacy Notice for additional information about our information practices and your rights.

Policy Updates

We may update this Policy from time to time to reflect changes in our practices, industry standards, legal or regulatory requirements, or the scope of our websites and services. When we make changes, we will update this page and revise the “Last Updated” date at the top of the Policy. We may also provide additional notice where required by applicable law. Unless otherwise stated, any changes to this Policy become effective as of the date they are posted.

Data Retention.

We retain personal information for as long as reasonably necessary to fulfill the purposes described in this Policy, unless a longer retention period is required or permitted for legal, regulatory, audit, security, or dispute resolution purposes.

California Privacy Rights

Last Updated: May 18, 2026

The California Consumer Privacy Act ("CCPA") provides California residents with enforceable rights concerning how their personal information is collected, used, and shared.

Under the CCPA you have the:

- **Right to Know:** California residents can request disclosure of the personal information a business collects about them, including the categories, sources, purposes, and third parties with whom it is shared.
- **Right to Delete:** California residents can request that a business delete personal information collected from them, subject to certain legal exceptions.
- **Right to Opt Out:** California residents can direct a business not to sell or share their personal information, where applicable.
- **Right to Correct and Limit Use:** California residents can request correction of inaccurate personal information and may limit the use and disclosure of sensitive personal information.
- **Right to Nondiscrimination:** California residents have the right not to be discriminated against for exercising any of their rights under the CCPA.
- To learn more about these rights and our CCPA specific disclosures, please refer to the Workers CCPA Privacy Notice.