

EVERWISE CREDIT UNION ONLINE PRIVACY POLICY

Last Updated: 02/18/2026

INTRODUCTION

Everwise Credit Union, together with its affiliates (collectively, “**Credit Union**”, “**we**”, “**us**” or “**our**”) respect your privacy and are committed to protecting it through our compliance with this policy.

This policy describes the types of information we may collect from you or that you may provide when you visit or use our website (<https://www.everwisecu.com/>), mobile applications, or other online services (**collectively, our “Site”**). This policy also describes our practices for collecting, using, maintaining, protecting, and disclosing that information. If you seek, apply for, or obtain a financial product or service with us, we will use and share that information we collect from or about you in accordance with our [Everwise Privacy Policy](#).

This policy does not apply to information collected by:

- Us offline; or
- Any third party, including through any application or content (including advertising) that may link to or be accessible from or through the Site.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Site. By accessing or using this Site, you agree to this Online Privacy Policy. This policy may change from time to time (see Changes to Our Privacy Policy). Your continued use of this Site after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

INFORMATION WE COLLECT

We collect several types of information from and about users of our Site. For example, we may collect:

- **Personal Identifiers** – Like your name, mailing address, email address, phone number, date of birth, username and password, and other information that directly identifies you.
- **Account Information** – Like account number, credit/debit card number, account history, account balances, loan details, vehicle or property information, and joint account holders, and other information related to your accounts and applications.

- **Business Information** – Like business-related information (e.g., business name, address, revenue, and industry type), business contact, and professional information.
- **Transaction Information** – Like transaction details when you transfer money to or from your accounts, third party billing information or statements, credit/debit card purchases, payment or transaction history, and payment card details.
- **Credit Report Information** – Like your credit score, credit history, and other information that we receive from credit reporting agencies.
- **Demographic Information** – Like gender, marital status, age, citizenship, household size/composition, education information, income, occupation, veteran or military status, and employment status.
- **Geolocation Information** – Like internet protocol address, device location, and any information used to identify your physical location.
- **Device Information** – Like your device type, web browser type and version, operating system type and version, display/screen settings, language preferences, device contacts (e.g., to facilitate payments), photos (e.g., to deposit checks), mobile network information, general location (e.g., city, state, or country), precise location (e.g., latitude/longitude to find a nearby branch or ATM), cookie IDs, device IDs, mobile advertising IDs, and likely connections among different browsers and devices that you use.
- **Online/Mobile Activity Information** – Like login data, communication preferences, search history, information about how you use and interact with our Site (including content viewed, links clicked, and features used), when and how often you use our Site, and the webpage from where you were directed to our Site.
- **Marketing Information** – Like your marketing preferences, information about products or services we think you might like, and inferences based on your interactions with us or our partners (e.g., Online/Mobile Activity Data used for targeted advertising).
- **Survey and Research Information** – Like your responses to questionnaires, surveys, requests for feedback, and research activities.

If you inquire about or apply for a job at Everwise Credit Union through our Site, we or an authorized third party may also collect:

- **Employment Application Information** – Like professional, employment-related, and education history collected through the Site about job applicants, employees, associates, contractors, or other members of our workforce.]

AUTOMATIC DATA COLLECTION AND TRACKING TECHNOLOGIES

As you interact with our Site, we may use automatic data collection technologies to collect certain information about your device, browsing actions, and patterns, including:

- Details of your visits to our Site, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Site.
- Information about your device and internet connection, including your IP address, operating system, and browser type.

The information we collect automatically may include personal information, or we may maintain it or associate it with personal information we already have. It helps us to improve our Site and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Site according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Site.
- Measure user interactions and advertising campaign performance for programmatic advertising and other online advertising purposes, including the automated, real-time buying and selling of digital ad placements across websites, mobile apps, video, connected TV, and other channels.

The technologies we use for this automatic data collection and tracking may include:

- **Server Logs** – Server logs automatically capture details of your online interactions with us, such as the time and date of your website visit.
- **Cookies** – A cookie is a small file placed on your computer's hard drive. You can refuse to accept cookies by changing your browser settings, but this may limit access to parts of our Site. If you don't adjust your browser settings to refuse cookies, our Site will place and use cookies. For details on managing cookie privacy and security, see [Choices About the Use and Disclosure of Your Information](#).

- **Pixels/Web Beacons/Web tags** – Pixels, web beacons and web tags are an image or small code in a website or online ad. They enable companies (us or our service providers) to set or read cookies or transfer data to their servers when you load a webpage or interact with online content. For instance, we or our service providers might use pixels to see if you have interacted with part of our website or viewed an online ad.
- **SDKs** – Software Development Kits (“SDKs”) are code integrated in mobile apps to connect them to third party technologies and services, such as in-app ad displays and tools for analytics. SDKs may be used to track users with an advertising ID (such as Apple’s IDFA and Google’s Advertising ID) to identify your mobile device over time for advertising purposes. They can also be used to collect information such as geolocation or IP address.
- **Third Party Plugins** – Plugins from other companies, including social media companies (for example, through a “Share” or Like” button). Plugins might collect data about your page visits and share it with the plugin creator, even if you do not click on a button. Their use is governed by the creators' privacy policies and terms.
- **Session Replay/Heatmaps** – Session replay technology uses trackers added to a user’s browser to record how they navigate a website (mouse clicks, movements and scrolling) and interact with content. A heatmap is a visual representation of user interaction on a website, highlighting sections with more clicks and attention.

THIRD PARTY USE OF AUTOMATIC DATA COLLECTION AND TRACKING TECHNOLOGIES FOR TARGETED ADVERTISING

Some content or applications, including advertisements, on the Site are served by third parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use automatic data and tracking technologies to collect information about you when you use the Site. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content on third party websites and mobile apps, including online advertisements for our products and services.

We do not control these third-party data collection and tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible third party directly. For information about how you can opt out of receiving targeted advertising from certain third parties, see

HOW WE USE YOUR INFORMATION

We use information that we collect about you or that you provide to us for various purposes depending on how you interact with us, including, but not limited to:

- **Providing Products and Services** – evaluating your applications for our products and services, managing your accounts, offering customer support, communicating with you, and providing online tools.
- **Identity Verification and Fraud Prevention** – verifying your identity when you apply for products or services, authenticating your login credentials, confirming your location to grant access to your accounts, storing security questions for future verification, assessing fraud risk, and detecting fraudulent transactions.
- **Security** – monitoring network logs, detecting incidents, conducting investigations, and protecting against malicious activities.
- **Advertising** – sending you offers, displaying online ads, targeting offers or promotions, providing sweepstakes, conducting market research, and improving our marketing.
- **Analytics** – analyzing website usage, performance, mobile application features, user interface and experience, feature testing, and debugging.
- **Improving Products and Services** – personalizing and optimizing website experiences, recognizing users across devices and browsers, enhancing existing products and services, and developing new ones.
- **Legal and Business Purposes** – complying with laws, responding to lawsuits and investigations, defending legal claims, exercising our rights (including for collections on delinquent accounts), resolving disputes, conducting credit risk analysis and reporting, performing compliance and institutional risk control activities, managing human resources, and overall business operations.
- **Aggregating or Deidentifying Information** – using or modifying information to prevent identification of you, for example, compiling aggregated statistics to understand trends or feature usage. Aggregated and de-identified data is not subject to this Online Privacy Policy.

DISCLOSURE OF YOUR INFORMATION

We may disclose personal information that we collect or you provide as follows:

- **Affiliates and Acquisitions** – We may share information with our affiliates to deliver products and services and for other business purposes as stated in our [Everwise Privacy Policy](#). If we are to be acquired by or merged with another company, we will share information with the acquiring or merging company, including during negotiations.
- **Business Partners** – We may share information with companies that we have partnered with to offer or enhance products and services.
- **Advertising Providers** – We may allow companies to collect information through our Site to provide us with advertising services, including targeted or behavioral advertising.
- **Service Providers** – We may share your information with service providers who assist us with website administration, surveys, technical support, payment processing, or service fulfillment, or to fulfill your request for their services.
- **Credit Reporting Agencies** – We share information with credit reporting agencies like Experian, Transunion, and Equifax to report or learn about your financial history and for other lawful purposes.
- **Legal Obligations** – We may disclose information to government authorities or law enforcement due to legal requirements, such as subpoenas, warrants, court orders or other legal processes. Information may also be shared to establish or exercise our rights, defend against legal claims, investigate illegal activities, suspected fraud, safety issues, or policy violations.
- **Other Third Parties with Your Consent** – We may disclose your information to third parties with your consent. For example, you might authorize third parties to access your information for financial services like account aggregation, payments, or tax preparation. Their privacy policies govern the use of your data. We may block third party access without notice for security reasons.

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

CHOICES ABOUT THE USE AND DISCLOSURE OF YOUR INFORMATION

We strive to provide you with choices regarding the personal information you provide to us. The following may provide you with certain control over your information:

- **Universal Opt-Out** – We support the Global Privacy Control (GPC), which is a setting that allows you to communicate your privacy preferences to websites and

online services that you visit. When we detect a GPC signal from a browser, our Site treats the browser as opted out and to stop sharing personal information for certain targeted advertising purposes, in accordance with applicable laws. Please visit the Global Privacy Control website to learn more about the setting and how to enable it on your browser.

- **Interest-Based Advertising** – We do not control third parties' collection or use of your information to serve interest-based advertising. However, third parties that are members of certain self-regulatory associations provide you with ways to choose not to have your information collected or used in this way. You can opt out of receiving targeted ads from these third parties by visiting the [Digital Advertising Alliance Opt Out Page](#), [Network Advertising Initiative Opt Out Page](#), and [TrustArc Preference Manager](#) and by adjusting the privacy settings on your mobile device.
- **Manage Cookies On Your Devices** – You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of this Site may not be accessible or function properly. Please note that due to a lack of consistent standards across browsers, our Site does not respond to “do not track” browser settings.
- **Google** – The Site sends information to Google Analytics for the purpose of providing us with the ability to conduct technical and statistical analysis on the Site's performance. Google Ad Manager uses cookies and other tracking technology to collect information about a user's website activity, allowing them to deliver targeted ads based on browsing history, online behavior, and past ad interactions across different websites. You can find more information about Google's privacy practices and how to control the information here: “How Google uses information from sites or apps that use our services”: <https://policies.google.com/technologies/partner-sites>. You can opt-out of having your Site activity available to Google Analytics by installing the Google Analytics opt-out browser add-on for the Chrome browser: <https://chromewebstore.google.com/detail/google-analytics-opt-out/fllaojicojecljbmfodhfapmkghcbnh?hl=en>. You can manage your advertising preferences on Google sites and apps (including YouTube) here: <https://myadcenter.google.com/>.
- **HubSpot** – We share personal information with HubSpot, such as your name, email address, contact details, form submissions, account preferences, website interactions, and engagement with our emails. This information is used for the business purposes of marketing automation, customer communication, and

personalized content. Please review HubSpot's privacy policy for more information about HubSpot's privacy practices: <https://legal.hubspot.com/privacy-policy>. You can manage your privacy preferences with HubSpot here: <https://www.hubspot.com/hubspot-privacy-preferences>.

- **Customer.io** – We share personal information with Customer.io, including your name, email address, device and browsing data, form and application activity, and interactions with our messaging. This information enables tailored communication and member-focused personalization in response to specific user actions or events tracked within the Site. Please review Customer.io's privacy policy for more information about Customer.io's privacy practices and options available to opt-out of their processing your personal information here: <https://customer.io/legal/privacy-policy>.
- **Microsoft** – Microsoft Clarity and Microsoft Advertising captures how you use and interact with our Site through behavioral metrics, heatmaps, and session replay to improve and market our products/services. Website usage data is captured using first and third party cookies and other tracking technologies to determine the popularity of products/services and online activity. Additionally, we use this information for site optimization, fraud/security purposes, and advertising. Please review Microsoft's privacy statement for more information about Microsoft's privacy practices: <https://www.microsoft.com/en-us/privacy/privacystatement>. You can manage the use of your data for personalized advertising from Microsoft here: <https://account.microsoft.com/privacy/ad-settings>.
- **Hotjar** – The Site sends information to Hotjar for the purpose of providing us with website analytics that helps us improve user experience and the effectiveness of the Site. The information is collected through technologies such as cookies, heatmaps (visual representation of how users interact with a website), and session replay (recording of a visitor's journey on the Site). Please review Hotjar's privacy policy for more information about their privacy practices: <https://www.hotjar.com/legal/policies/privacy/>.
- **Meta (Facebook and Instagram)** – The Meta pixel relies on Facebook and Instagram cookies, which enable Meta to match Site visitors to their respective Facebook and Instagram user accounts to deliver targeted advertisements. The Meta Pixel also allows us to track the effectiveness of Facebook and Instagram ads for statistical and market research purposes. Please review Meta's privacy policy for more information about Meta's privacy practices: <https://www.facebook.com/policy.php> and <https://privacycenter.instagram.com>

<m.com/policy>. You can manage your advertising preferences on Facebook and Instagram here: <https://accountscenter.facebook.com/ads> and <https://accountscenter.instagram.com/ads>.

- **LinkedIn** –The LinkedIn Insight Tag allows us to optimize our marketing campaigns on LinkedIn and retarget advertisements on LinkedIn to visitors of our Site. For more information on the LinkedIn Privacy Policy, go to <https://www.linkedin.com/legal/privacy-policy>. Please review LinkedIn's privacy policy for more information about LinkedIn's privacy practices: <https://www.linkedin.com/legal/privacy-policy>. You can opt out of retargeting on LinkedIn here: <https://www.linkedin.com/psettings/guest-controls/retargeting-opt-out>.
- **Innovid** – Innovid (formerly TVSquared) is an online advertising platform enabling advertisers to target ads on internet-connected TVs. Please review Innovid's privacy policy for more information about Innovid's privacy practices and how to control the information here: "Opt-Out of Interest-Based Advertising" at <https://www.innovid.com/privacy-policy#opt-out>.
- **Roku** – Roku Advertising is an online advertising platform enabling advertisers to target ads on internet-connected TVs. Please review Roku's privacy policy for more information about Roku's privacy practices and how to control the information here: "Part IV. Information Access and Choices, C. Personalized Advertising Choices" at <https://docs.roku.com/published/userprivacypolicy/en/us>.
- **Magnite** – Magnite (formerly known as The Rubicon Project) uses cookies and other tracking technology to collect information about a user's website activity, allowing them to deliver targeted ads based on browsing history, online behavior, and past ad interactions across different websites. Please review Magnite's privacy policy for more information about Magnite's privacy practices and how to control the information here: "Your Privacy Rights and Choices" at <https://www.magnite.com/legal/advertising-platform-privacy-policy/#your-privacy-rights-and-choices>.
- **The Trade Desk** – The Trade Desk is an online advertising platform enabling advertisers to target ads across websites, videos, music platforms, and internet-connected TVs. Please review The Trade Desk's privacy policy for more information about The Trade Desk's privacy practices and how to control the information here: "Your Rights and Choices" at <https://www.thetradedesk.com/us/privacy>.

- **Federated Media** – Federated Media provides comprehensive digital marketing solutions including content marketing and social media management. Please review Federated Media’s privacy policy for more information about Federated Digital Media’s privacy practices and how to control the information here: “Choices About How We Use and Disclose Your Information” at <https://www.federatedmedia.com/privacy-policy>.
- **LocaliQ** – LocaliQ is a digital advertising platform enabling advertisers that uses artificial intelligence (AI) to provide targeted advertisements through websites, search engines, videos, social media platforms, and email. Please review LocaliQ’s privacy policy for more information about their privacy practices: <https://localiq.com/legal/privacy-policy/>. You can opt-out of online tracking by LocaliQ here: <https://localiq.com/optout/>.
- **Vertice** – Vertice is a digital marketing tool that provided us insights into our customers’ financial behavior through transaction data, allowing us to create personalized marketing campaigns based on individual customer needs. Please review Vertice’s privacy practices for more information and how to control the information here: <https://verticeanalytics.ai/security-privacy/>.
- **glia** – The Site uses certain glia products, such as cobrowsing and live chat, that collect device information, behavior Site usage information and information provided by you through the use of the Site. Please review glia’s privacy policy for more information about glia’s privacy practices and how to control the information here: “Opt-out” at <https://www.glia.com/security-compliance/privacy-policy>.
- **TikTok** – The TikTok pixel tracks website visitor interactions that occur as a result of TikTok advertising campaigns. TikTok uses these events to report on advertisement performance and optimize advertising campaigns. We do not utilize any advanced matching or personally identifiable data from TikTok users. Please review TikTok’s privacy policy for more information on TikTok’s privacy practices and how to control the information here: <https://www.tiktok.com/legal/page/us/privacy-policy/en>.
- **Pinterest** – The Pinterest Tag allows Tracks visitor interactions on websites that result from Pinterest advertising campaigns. This data helps measure conversions, optimize advertising campaigns, and target audiences more effectively. Please review Pinterest’s privacy policy for more information on Pinterest’s privacy practices and how to control the information here: <https://policy.pinterest.com/en/privacy-policy>.

Please note that your preferences will apply only to the specific browser or device from which you disable cookies/opt out. You will need to disable cookies/opt out separately on all your browsers and devices. If you delete cookies, change web browsers, reset your mobile advertising ID, or use a different device, you may need to opt out again.

For certain consumers of our financial products and services, our [Everwise Privacy Policy](#) governs how we share certain information with our affiliates and third parties, including for their direct marketing purposes, and will enable you to opt out of certain types of sharing.

DATA SECURITY

We have an information security program that includes administrative, technical, and physical measures that are designed to protect information within our Company. Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information in compliance with applicable laws, we cannot guarantee the security of your personal information transmitted to our Site. Any transmission of personal information is at your own risk.

SOCIAL MEDIA

We have official pages on social media platforms like Instagram, Meta/Facebook, Pinterest, YouTube, and LinkedIn. When you engage with us there, we may gather information such as your likes, interests, and preferences. Social media companies may collect and share information about you with us.

Posts on our social media pages—including pictures, comments, suggestions, or complaints—are visible to other users. Avoid sharing sensitive personal or confidential information in your posts. Please review the privacy policies of our social media partners when using those platforms.

CHILDREN'S PRIVACY

We do not knowingly collect personal information through the Site from individuals under the age of 13 without obtaining consent from a parent or legal guardian. We kindly request that children under 13 not provide information to us through our Site.

CHANGES TO OUR PRIVACY POLICY

It is our policy to post any changes we make to our Online Privacy Policy on this page with a notice that the Online Privacy Policy has been updated through email. The date the Online Privacy Policy was last revised is identified at the top of the page. You are responsible for

ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Site and this Online Privacy Policy to check for any changes.