This privacy policy governs your use of the software application Member Pathway ("Application") for mobile devices that was created by CUFinTech, Inc. The Application provides Credit Union members with a Pre-Approval Certificate to be presented to an automobile dealership Finance Department as evidence of funds available for purchase. Additionally, a list of dealership managers is provided to Application user through text message at the time they park on the property of a listed preferred dealership.

User Provided Information

The Application obtains and displays simple loan processing information provide by the credit union when you download the Application. (a) contact information (b) your auto loan pre-approval such as maximum loan amount, interest rate, term of loan and loan stipulations

Automatically Collected Information

In addition, the Application may collect certain information automatically, including, but not limited to, the type of mobile device you use, your mobile devices unique device ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browsers you use, and information about the way you use the Application.

Does the Application collect precise real time location information of the device?

When you visit the mobile application, we may use GPS technology (or other similar technology) to determine your current location in order to determine when you visit a credit union preferred automobile dealership. We will not share your current location with other users or partners.

If you do not want us to use your location for the purposes set forth above, you should turn off the location services for the mobile application located in your account settings or in your mobile phone settings and/or within the mobile application.

Do third parties see and/or have access to information obtained by the Application?

We will share your information with your credit union only in the ways that are described in this privacy statement.

We may disclose User Provided and Automatically Collected Information:

- as required by law, such as to comply with a subpoena, or similar legal process;
- when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request;
• with our trusted services providers who work on our behalf, do not have an independent
use of the information we disclose to them, and have agreed to adhere to the rules set
forth in this privacy statement.

• if CUFinTech, Inc. is involved in a merger, acquisition, or sale of all or a portion of its
assets, you will be notified via email and/or a prominent notice on our Web site of any
change in ownership or uses of this information, as well as any choices you may have
regarding this information.

What are my opt-out rights?

You can stop all collection of information by the Application easily by uninstalling the
Application. You may use the standard uninstall processes as may be available as part of your
mobile device or via the mobile application marketplace or network. You can also request to opt-
out via email, at privacy@cufintech.com

Data Retention Policy, Managing Your Information

We will retain User Provided data for as long as you use the Application and for a reasonable
time thereafter. We will retain Automatically Collected information for up to 24 months and
thereafter may store it in aggregate. If you’d like us to delete User Provided Data that you have
provided via the Application, please contact us at privacy@cufintech.com and we will respond in
a reasonable time. Please note that some or all of the User Provided Data may be required in
order for the Application to function properly.

Security

We are concerned about safeguarding the confidentiality of your information. We provide
physical, electronic, and procedural safeguards to protect information we process and maintain.
For example, we limit access to this information to authorized employees and contractors who
need to know that information in order to operate, develop or improve our Application. Please be
aware that, although we endeavor provide reasonable security for information we process and
maintain, no security system can prevent all potential security breaches.

Changes

This Privacy Policy may be updated from time to time for any reason. We will notify you of any
changes to our Privacy Policy by posting the new Privacy Policy here and informing you via
email or text message. You are advised to consult this Privacy Policy regularly for any changes,
as continued use is deemed approval of all changes. You can check the history of this policy by
clicking here.

Your Consent
By using the Application, you are consenting to our processing of your information as set forth in this Privacy Policy now and as amended by us. "Processing,” means using cookies on a computer/hand held device or using or touching information in any way, including, but not limited to, collecting, storing, deleting, using, combining and disclosing information, all of which activities will take place in the United States. If you reside outside the United States your information will be transferred, processed and stored there under United States privacy standards.

Contact us

If you have any questions regarding privacy while using the Application, or have questions about our practices, please contact us via email at privacy@cufintech.com.