

# Central Credit Union Mobile App Privacy Policy

For purposes of this disclosure, the term Mobile App means Central Credit Union Of Illinois' mobile banking service also known as Central Credit Union Mobile. This Central Credit Union Mobile App Privacy Policy is in addition to our standard Privacy Policy, which is located on our web site at [www.centralcu.org](http://www.centralcu.org).

When you use Central Credit Union Mobile, sensitive user and device data is accessed and collected. Access, collection, use and sharing of this information is for the sole purpose of providing the best Mobile App functionality possible as well as for credit union advertising and notification purposes.

## What data is collected and how is it used?

**Transaction Data** – Central Credit Union Mobile collects financial data necessary for the credit union's everyday business purposes in order to process your Mobile App transactions and maintain your accounts. Such data includes amounts for transfers or payments requested through the Mobile App or information necessary to process a loan application through the Mobile App.

**Location Data** – The Mobile App collects location data from your mobile device even when the app is closed or not in use. Location data is collected to enable the search for branches and ATM locations near you, and it is also collected to support geofencing and beacon scanning, which is used for credit union advertising/marketing campaign delivery as well as other credit union notifications to Mobile App users.

**User ID** – Upon initial Mobile App access, a random user ID is created. The ID is used to identify a specific user and to send marketing campaigns and other credit union notifications. The user ID is unique for each device/app and changes after every app reinstall.

**Product Interaction** – Information on user activity within the Mobile App is tracked. Such information includes, but is not limited to Mobile App entry, Mobile App exit and information viewed within the Mobile App.

**Name** – User's first names are collected for use in product personalization.

## With whom is your information shared?

Sensitive user and device information collected through the Mobile App is shared with third parties for the credit union's everyday business purposes, including for the credit union's marketing purposes. Personal and sensitive user and device information is never sold by Central Credit Union Of Illinois or by the third parties with whom information is shared.



## CENTRAL CREDIT UNION OF ILLINOIS

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Savings in this credit union are federally insured by the National Credit Union Administration.