

**Revised Date: 06/30/2026**

## **Online Privacy Policy**

At Sun Community Federal Credit Union (“Sun Community”), safeguarding the privacy of our members is important. This Online Privacy Policy explains how we collect, share, use, and protect information when you visit or use this online service and any other online services offered by Sun Community that link to or reference this policy (collectively, our “online services”). This policy covers Sun Community’s online services, including the website, Sun Community FCU Mobile App (“Mobile App”), and Sun Community-branded social media sites or pages, as well as any interactions you may have while viewing content provided through one of Sun Community’s digital advertising campaigns.

### **Information we collect**

#### **Personal Information**

When you visit or use our online services, we may collect personal information from or about you including your name, email address, mailing address, telephone number(s), account numbers, limited location information, username, and password. We may also collect tax identification numbers, driver’s license numbers (or comparable) when you provide such information while using our online services and where we believe it is reasonably required to help facilitate the ease of your transactions.

#### **Cookies, Device IP Address, and other usage information**

In addition to the personal information described above, we may collect information about your use of our online services. We may capture your device identifiers, your operating system, the browser you use, and the IP address of the device you use to access our online services. We may collect usage information about a particular feature or crash log information. We or our third-party partners may also use cookies or other technologies to collect and store other information about your visit to, or use of, our online services.

#### **Location Information**

If you use our mobile banking application on your mobile device, we may collect and process information about your actual location. We use this opt-in data to provide relevant messaging, even when the app is not open on your screen, to tailor our products and services for you, and to occasionally offer you promotions of interest. You can enable or disable access to this information at any time, through your device settings.

#### **Sun Community FCU Mobile App**

Sun Community FCU Mobile App allows you access to your account balances, transfer funds, pay bills, and make deposits on your mobile device. With your consent, we may access the contacts information stored on your mobile device. This information allows you to send or receive funds

using the Send Money with Zelle® (“Zelle”) feature of the Mobile App. If you would like to use this feature, we need to receive permission to access your contacts. With your first use of Zelle, a pop-up will appear when you go to add recipients from your phone contacts. Clicking the “Allow” button will authorize our access to your contacts. Sharing of the list of contacts is optional and you may disable this at any time.

### **Chat Feature**

Sun Community has partnered with a third-party service provider to offer a chat feature on our website. All data provided when you visit our website, including chat sessions, images, videos, audio, and other interactions may be monitored, recorded, transcribed, or received by us and our service providers for training, analytics and other routine and lawful purposes. We may also monitor and collect data on your browsing history before you access our chat features. We do not control the third-party service provider’s collection, storage, use and subsequent disclosure of your information to third parties, including its service providers. Prior to using our website, or the chat service, please review their privacy policy for more information regarding its use, disclosure, and processing of your personal information at <https://accesssoftek.com/privacy-policy/>. If you have difficulty accessing the third-party service provider’s privacy policy, or it is no longer available through the hyperlink we provided, please contact us.

## **Understanding Cookies and IP Address**

### **Cookies**

Cookies are pieces of data stored directly on the device you are using when you visit our website. Cookies allow us to collect information such as browser type, date and time spent on our website, and pages visited. You can refuse to accept these cookies. Most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience in your use of our website and some online services. For example, you may not receive advertising or other offers from us that are relevant to your interests and needs.

### **IP Address**

Your IP Address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP). An IP Address is identified and logged automatically in our server log files whenever a user visits our website, along with the time of the visit and the page(s) that were visited. Collecting IP Addresses is standard practice on the internet and is done automatically by many websites. We use IP Addresses for purposes such as calculating website usage levels, helping diagnose server problems, and administering our website.

## **Use of Information**

We use the information discussed above in the following ways:

- Processing applications and transactions;
- Verifying your identity (such as when you access your account information);
- Preventing fraud and enhancing the security of your account or our online services;
- Responding to your requests and communicating with you;
- Managing your preferences;
- Performing analytics concerning your use of our online services, including your responses to the pages and advertisements you view;
- Providing you tailored content and marketing messages; operating, evaluating and improving our business (including developing new products and services; improving existing products and services; performing data analytics; and performing accounting, auditing and other internal functions);
- Complying with and enforcing applicable legal requirements, relevant industry standards, and our policies; and
- For any other purposes that we may specifically disclose at the time you provide, or we collect your information.

### **Disclosure of Information**

We may share the information we collect from and about you with our affiliates and other third parties as described below. We may share your information with:

- Sun Community third-party service providers;
- Sun Community affiliated websites and businesses in an effort to bring you improved service across our products and services, when permissible under relevant laws and regulations;
- Other companies to bring you co-branded services, products or programs that you have requested;
- Other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise to protect the rights, property or security of our customers or third parties.

Where appropriate, we will limit sharing of your information in accordance with the choices you have provided us.

### **Data Retention**

We may retain your personal information and online activity data even if you decide to terminate your membership with us, close your accounts with us, and/or delete our app or cease use of our websites based on the following:

- Laws and regulations - We are a regulated financial institution that is subject to laws and regulations governing our retention of information pertaining to our members, applicants for credit union membership, loans and other financial products and services.
- Fraud Prevention and Security - We will retain information that we need for fraud prevention and security purposes.
- Contracts - We will retain information for as long as necessary to comply with our contractual obligations to you, our service providers, and other third parties, as permitted by law.
- Legal Claims and Defenses - We may retain information for such a period as necessary or advisable to preserve legal claims and defenses.

### **Online Advertising**

You may see advertisements from time to time when you use many of our online services. These advertisements may be for our own products or services or for products and services offered by third parties. Which advertisements you see is often determined using the information we or our affiliates, service providers and other companies that we work with have about you, including information about your relationships with us (e.g., types of accounts held, transactional information). To that end, where permitted by applicable law, we may share with others the information we collect from and about you.

### **Links to Third-Party Websites**

Sun Community may provide links to websites that are owned or operated by other companies ("third-party websites"). When you use a link online to visit a third-party website, you will be subject to that website's privacy and security practices, which may differ from ours. You should familiarize yourself with the privacy policy, terms of use and security practices of the linked third-party website before providing any information on that website.

### **Social Media Sites**

Sun Community provides experiences on social media platforms such as Facebook®, YouTube, Instagram, LinkedIn®, Yelp®, and others that enable online sharing and collaboration among users who have registered with them. All social media websites referenced on our website, or on social media websites in which Sun Community has a presence, are controlled, and administered by a third party, are not owned or controlled by Sun Community, have different privacy policies from Sun Community, and this Online Privacy Policy does not apply to those sites. Any content you post on social media websites is subject to the privacy policies of those platforms. You should refer to their

privacy policies to better understand your rights and obligations with regard to such content and their privacy and information sharing practices.

### **Security**

Keeping your financial information and personal information secure is one of our most important responsibilities. We value your trust and handle your information with utmost care. We maintain strict security controls and procedures to protect your personal information stored on our premises and in our files and computers. We use reasonable physical, electronic, and procedural safeguards that comply with legal and regulatory standards to protect and limit access to personal information.

### **Keeping the information accurate**

Keeping your account information accurate and up to date is very important. You may review, or update certain account information by logging in and accessing the “Services” tab. We have established procedures so that your information is accurate, current and complete. If you ever find that your account information is incomplete, inaccurate, or not current, please call us at 760-337-4200, write to us at the address listed on your account statement, or email us at [MbrAssist@SunCommunityFCU.org](mailto:MbrAssist@SunCommunityFCU.org). We will inform you of the required steps to make the necessary changes.

### **Children’s Online Privacy Protection Act (“COPPA”) Disclosure**

We respect the privacy of children and comply with the practices established under the Children’s Online Privacy Protection Act (“COPPA”). Sun Community is committed to protecting the online privacy of the children who visit our website and complying with COPPA. In general, our online services are not directed to children under the age of 13 and we request that children under the age of 13 not provide personal information through our online services. We may collect information on domain names, dates and times of visits, and number of page views. This information contains no personal information and will only be used to continue to improve the overall value of our online services. We do not knowingly collect, use, or disclose Personal Information from children under 13 on the internet without prior parental consent. Visit the Federal Trade Commission website for more information about COPPA. [Federal Trade Commission | Protecting America's Consumers \(ftc.gov\)](https://www.ftc.gov)

### **Changes to this Online Privacy Policy**

We may change this Online Privacy Policy from time to time. When we do, we will let you know by appropriate means such as by posting the revised policy on this page with a new “Last Updated” date. Any changes to this Online Privacy Policy will become effective when posted unless indicated otherwise.