



Privacy Notice

FACTS	WHAT DOES KEYS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and date of birth • Account balances and payment history • Transaction history and income When you are no longer our member, we continue to share your information as described in this notice.
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Keys Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Keys Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes — to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes — information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	NO	N/A
For our affiliates to market to you	NO	N/A
For nonaffiliates to market to you	NO	N/A

Who we are	
Who is providing this notice?	Keys Federal Credit Union
What we do	
How does Keys Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Keys Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or apply for a loan • use your credit or debit card or pay bills • show your government-issued ID We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Questions?	Call us at: (305) 294-6622 or go to www.KeysFCU.org
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Who we are (continued)	
Keys FCU's Mobile App location services	Keys FCU's Mobile App periodically collects, transmits, and uses geolocation information for enabling features that prevent fraudulent card use and alerts, but only if the End User expressly authorizes collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the app is being used, or not at all, depending on the End User's selection. The End User can change their location permissions at any time in their device settings.
Google Analytics	Many websites and apps use Google services to improve their content. When they integrate Google services, these sites and apps share information with Google. We use Google Analytics to better understand how users are visiting and using our sites. Google Analytics collects information such as how often users visit this site, what pages they visit when they do so, and what other sites they used prior to coming to this site. Google Analytics collects the IP address assigned to you on the date you visit this site, rather than your name or other identifying information. We do not combine the information collected through the use of Google Analytics with personally identifiable information. Although Google Analytics plants a cookie on your web browser to identify you as a unique user the next time you visit this site, the cookie cannot be used by anyone but Google. You may review further information about how Google Analytics collects and processes data and how to control the information sent to Google at "How Google uses information from sites or apps that use our services" at google.com/policies/privacy/partners .
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Credit Union Service Organizations
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Keys Federal Credit Union does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include financial service providers such as payment processing companies or nonfinancial companies, such as check printing and data processing companies.

Other Important Information
<p>You can also help safeguard your personal info by taking a few simple precautions:</p> <ul style="list-style-type: none"> • Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen. • Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it. • Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. Credit Union does not share with non-affiliates so they can market to you.