

| <b>FACTS</b>   |  | <b>WHAT DOES H-E-B FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b> |                                    |
|--|--|--|------------------------------------|
| <b>Why?</b>  | 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 how we handle user privacy.   |  |                                    |
| <b>What?</b>   | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Transaction or loss history and credit history</li> <li>▪ Our mobile banking application collects location data, app entry and exit, and pages viewed within the application</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> |  |                                    |
| <b>How?</b>  | All financial companies need to share customers' 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 H-E-B Federal Credit Union chooses to share; and whether you can limit this sharing.  |  |                                    |
| <b>Reasons we can share your personal information</b>  |  | <b>Does H-E-B Federal Credit Union share?</b>                                  | <b>Can you limit this sharing?</b> |
| <b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus |  | Yes  | No                                 |
| <b>For our marketing purposes</b> —to offer our products and services to you   |  | Yes  | No                                 |
| <b>For joint marketing with other financial companies</b>  |  | Yes  | No                                 |
| <b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences   |  | No   | We don't share                     |
| <b>For our affiliates' everyday business purposes</b> —Information about your creditworthiness   |  | No   | We don't share                     |
| <b>For nonaffiliates to market to you</b>  |  | No   | We don't share                     |
| <b>Questions?</b>  | Call (210) 938-7850  |  |                                    |



Federal Credit Union

Partnering for your success.™

| What we do  |  |
|---|--|
| How does H-E-B 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 H-E-B Federal Credit Union collect my personal information?  | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ Open an account or deposit money</li> <li>▪ Pay your bills or apply for a loan</li> <li>▪ Use your credit card or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  |
| How does H-E-B Federal Credit Union collect and utilize data with mobile banking applications for marketing purposes? | When using our mobile banking application, our marketing tools collect the following information in order to provide appropriate marketing campaign information even when the app is closed or not in use. <ul style="list-style-type: none"> <li>• Location – Data is collected to provide location-based messages and interactions.</li> <li>• User ID – A random User ID is generated upon initial app access, which is later used during every marketing tool interaction. This User ID is unique for each device and changes every time the application is re-installed. This ID is used for identifying a user and sending campaigns.</li> <li>• Product Interaction – Our marketing tool tracks a user’s application entry, exit, and pages viewed within the application.</li> <li>• Name – Our marketing tool collects a user’s first name for product personalization purposes.</li> </ul> |
| Why can’t I limit all sharing?  | Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>▪ sharing for affiliates’ everyday business purposes— information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.  |

| Definitions     |  |
|-----------------|--|
| Affiliates      | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>H-E-B Federal Credit Union has no affiliates</i></li> </ul>  |
| Nonaffiliates   | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>We disclose to nonaffiliated companies only for our everyday business purposes, such as to process transactions, maintain accounts, respond to court orders and legal investigations, or report to credit bureaus or as permitted by law.</i></li> </ul> |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include insurance and brokerage companies</i></li> </ul>   |

