

# Our Privacy Notice



2472 39th Ave • PO Box 585 • Columbus, NE 68601  
 Ph: 402-563-4597 • Fax: 402-563-4221 • www.bankingwithyou.com

Revised  
 April 2025

FACTS	WHAT DOES ONENEBRASKA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<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 what we do.
<b>What?</b>	The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include: <ul style="list-style-type: none"> <li>• Name, address, Social Security Number, and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	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 members' personal information; the reasons OneNebraska Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OneNebraska Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain the account(s) you have with us, 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	Yes
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For non-affiliates to market to you</b>	Yes	Yes

**To limit our sharing** • Call 402-563-4597 or toll free at 888-454-4455 or mail in the form below.

**Please Note:** If you are a *new* customer, we can begin sharing your information [30] days from the date we sent you this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.  
**If you have questions, call us at 402-563-4597 or toll free at 888-454-4455 or visit us online at [www.bankingwithyou.com](http://www.bankingwithyou.com).**

<b>Mail-In Form</b>	Do not share my personal information with other financial institutions to jointly market to me.		
If you have a joint account, your choice(s) will apply to everyone on the account.	Name		Account No.
	Address		
	City, State, ZIP		
	<b>Mail to: OneNebraska Federal Credit Union, P.O. Box 585, Columbus, NE 68601</b>		

<b>Who We Are</b>	
Who is providing this notice?	OneNebraska Federal Credit Union.
<b>What We Do</b>	
How does OneNebraska 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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does OneNebraska Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• start an account</li> <li>• apply for a loan</li> <li>• use your credit or debit card</li> <li>• pay your bills</li> <li>• make deposits to or withdrawals from the accounts you have with us</li> </ul> We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: <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 non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account you have with us.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>OneNebraska Federal Credit Union does not have affiliates</i></li> </ul>
<b>Non-affiliates</b>	<ul style="list-style-type: none"> <li>• Companies not related by common ownership or control.</li> <li>• They can be financial and nonfinancial companies.</li> <li>• <i>OneNebraska Federal Credit Union shares with non-affiliated insurance companies so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: <ul style="list-style-type: none"> <li>• <i>Investment companies</i></li> <li>• <i>Insurance companies Insurance companies</i></li> <li>• <i>Other financial service providers</i></li> </ul>

# Our Biometric Data Privacy Notice



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## 1. Scope and Overview

This notice outlines how OneNebraska Federal Credit Union, ("The Credit Union", "We", "Us") our vendors, and/or the licensor of our member verification software processes biometric data collected from you for identity verification and fraud prevention purposes.

### a. Biometric Data Defined

As used in this notice, biometric data includes "biometric identifiers" and "biometric information". "Biometric identifier" means a retina or iris scan, fingerprint, voiceprint, or scan of hand or face geometry. As the term is used in this notice, the selfie photograph you upload to the software for use in the biometric algorithm is considered a "biometric identifier." "Biometric data" means any information, regardless of how it is captured, converted, stored, or shared, based on an individual's biometric identifier used to identify an individual.

### b. Disclosure and Authorization Policy

To the extent that the Credit Union, our vendors, and/or the licensor of our member verification software collect, capture, or otherwise obtain biometric data relating to a member, we must first:

- Inform each member that the Credit Union, our vendors, and/or the licensor of our member verification software are collecting, capturing, or otherwise obtaining the member's biometric data, and that we are providing such biometric data to our vendors and the licensor of our member verification software;
- Inform the member of the specific purpose and length of time for which the member's biometric data is being collected, stored, and used; and
- Receive consent by the member authorizing the Credit Union, our vendors, and/or our member verification software to collect, store, and use the member's biometric data for the specific purposes disclosed by us, and for us to provide such biometric data to our vendors and the licensor of our member verification software.
- The Credit Union, our vendors, and/or the licensor of our member verification software will not sell, lease, trade, or otherwise profit from members' biometric data; provided, however, that our vendors and the licensor of our member verification software may be paid for products or services used by us that utilize such biometric data.

This policy is intended to comply with all federal, state, and local laws.

### c. Purpose for the Collection of Biometric Data

The Credit Union, our vendors, and/or the licensor of our member verification software collect, store, and use biometric data solely for identity verification and fraud prevention purposes.

### d. Disclosure

We will not disclose or disseminate any biometric data to anyone other than our vendors and the licensor of our member verification software without/unless:

- First obtaining member consent to such disclosure or dissemination;
- The disclosed data completes a financial transaction requested or authorized by the member;
- Disclosure is required by law or ordinance; or
- Disclosure is required pursuant to a valid warrant or subpoena issued by a court of competent jurisdiction.

### e. Security

We will use a commercially reasonable standard of care to store, transmit and protect from disclosure any biometric data collected. Such storage, transmission, and protection from disclosure will be performed in a manner that is the same as or more protective than the manner in which we store, transmit and protect from disclosure other confidential and sensitive information, including personal information that can be used to uniquely identify an individual or an individual's account or property, such as genetic markers, genetic testing information, account numbers, PINs, driver's license numbers and social security numbers.

### f. Retention

We will retain member biometric data only until, and will request that our vendors and the licensor of our member verification software permanently destroy such data when, the first of the following occurs:

- The initial purpose for collecting or obtaining such biometric data has been satisfied, such as verification of member identity;
- Request of member to destroy the biometric data; or
- Within 30 days of member's provisioning of biometric data.

### g. Contact Information

If you have any questions about our use, storage, or security of your biometric data you can contact us at:

memberservices@bankingwithyou.com.

## 2. Biometric Information Member Consent

As outlined in the "Biometric Data Privacy Notice", you understand and consent to the collection, use, retention, storage, and/or disclosure or re-disclosure of data or images from biometric verification technology by the Credit Union, our vendors, and/or the licensor of our member verification software. You acknowledge that you have been given a copy of the Notice, or that the Notice has been made accessible to you, and you have had an opportunity to review it and request any additional information concerning our procedures and safeguards for collecting, maintaining, using, disclosing, sharing, storing, and/or destroying this data.