



Truth-In-Savings Account Disclosures

Effective Date: 02/06/2025

Savings Accounts

Checking Accounts

| | Savings Account | Christmas Club Account | EZ Savings Account | Free Checking Account | Benefits Plus Checking | Basic Checking | WOW Checking |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Account(s) Selected | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| DIVIDEND INFORMATION | | | | | | | |
| Dividend Rate | 0.08 | 0.08 | 0.08 | None | 0.05 | None | 0.00*/1.99**/0.05*** |
| Annual Percentage Yield | 0.08 | 0.08 | 0.08 | None | 0.05 | None | 0.00*/2.00**/0.05*** |
| Compounding Frequency | Quarterly | Quarterly | Quarterly | N/A | Quarterly | N/A | Monthly |
| Crediting Frequency | Quarterly | Quarterly | Quarterly | N/A | Quarterly | N/A | Monthly |
| Dividend Period | Quarterly | Quarterly | Quarterly | N/A | Quarterly | N/A | Monthly |
| BALANCE REQUIREMENTS | | | | | | | |
| Minimum Balance to Open | \$5.00 | \$0.00 | \$0.00 | \$25.00 | \$25.00 | \$25.00 | \$25.00 |
| Minimum Daily Balance to avoid a Service Charge | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Minimum Daily Balance to obtain the APY | \$50.00 | \$50.00 | \$50.00 | N/A | \$.01 | N/A | \$.01 |
| Balance Computation Method | Daily Balance | Daily Balance | Daily Balance | N/A | Daily Balance | N/A | Daily Balance |
| TRANSACTION LIMITATIONS | | | | | | | |
| Do account transfer limitations apply? | Yes | Yes | Yes | No | No | No | No |

1. RATE INFORMATION - The dividend rate and Annual Percentage Yield (APY) on your account(s) are set forth above. The APY reflects the dividends to be paid on your account(s) based on the dividend rate and frequency of compounding for an annual period. The dividend rate and APY for the above accounts are variable and may change at any time at the discretion of the Credit Union. The APY assumes that dividends will remain on deposit. Any withdrawals or fees assessed will reduce earnings.

2. ROUNDING AND ACCURACY - Rounding: The Annual Percentage Yield (APY), the Annual Percentage Yield Earned (APYE), and the dividend rate shall be rounded to the nearest one-hundredth of one percentage point (.01%) and expressed to two decimal places. For disclosures, the dividend rate may be expressed to more than two decimal places. Accuracy: The APY (and the APYE) will be considered accurate if not more than one-twentieth of one percentage point (.05%) above or below the APY (and the APYE).

3. COMPOUNDING AND CREDITING - Dividends will be compounded and credited at the frequency stated in the table above. The dividend period for each account is set forth above. The dividend period begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period. If you close your account before accrued dividends are credited, you may not receive accrued but uncredited dividends.

4. BALANCE REQUIREMENTS AND COMPUTATION METHOD - Balance Requirements: Any minimum deposit to open an account, and the minimum daily balance you must maintain to avoid service fees and to earn the Annual Percentage Yield (APY) stated for your account is set forth in the table above. If your account falls below these balance requirements at any time during the period, your account may be subject to a service charge or may not earn dividends at the stated APY for the period in which you did not meet the requirement. Balance Computation Method: Dividends are calculated by the Daily Balance Method, which applies a daily periodic rate to the balance in your account each day.

5. ACCRUAL OF DIVIDENDS - Dividends will begin to accrue on both cash and noncash deposits (e.g., checks) on the business day you deposit such items to your account.

- * For any balance when account requirements **are not met** (see below).
- ** For balances \$.01-\$25,000 and account requirements **are met** (see below.).
- *** For balances \$25,000.01 and greater and account requirements **are met** (see below.).

Account Requirements to obtain the listed rate above and up to \$25.00 in ATM/Debit card transaction charge rebates:

- **Direct Deposit**, one time per month of \$200.00 or more into this WOW account (waived for edge members - the edge is designed for members 18-25 years of age. Ask for details)
- **eStatements** (must have valid email address)
- **NetWorth24** (Online Account Access) with at least one online transaction on this WOW account per month
- **15 Debit Card** point-of-sale transactions on this WOW account per month (which must be transmitted by the merchant and posted by close of business on the last business day of each month)

6. FEES AND CHARGES - See the *Service Charge Schedule* for a list of fees and charges that may be assessed against your account. If funds to cover fees are not available in this account the fees may be deducted from other accounts on which you are an owner.

7. TRANSACTION LIMITATIONS - In addition to any transfer limitations described in your Membership Agreement, no member may withdraw any amount on deposit below the amount of their primary or contingent liability to the Credit Union if they are delinquent as borrower, co-maker, or guarantor, without the Credit Union's written permission. If your account(s) are pledged to us to secure any loan obligation, you will be required to renew any pledged account or leave the funds on deposit with us until the loan is paid or we specifically release the funds.

8. NATURE OF DIVIDENDS - The Credit Union pays dividends from current income and available earnings after required transfers to reserves at the end of a dividend period; therefore dividends are not guaranteed. The dividend rate and Annual Percentage Yield stated above are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period.

9. DEPOSIT INSURANCE - Member deposits in this Credit Union are federally insured by National Credit Union Administration (NCUA) up to \$250,000. IRA deposits are separately insured by NCUA up to \$250,000.

10. OTHER TERMS AND CONDITIONS - Zero balance accounts may be closed and removed from the system, without notice, if there has been no activity for six (6) months.

11. MEMBERSHIP PAR VALUE REQUIREMENT - The Par Value of a membership share is \$5.00 and must be fully paid at the time of account opening to become a member. The Credit Union may use this par value to pay fees or other obligations. If your minimum balance falls below \$5.00, the Credit Union has the right to transfer funds from other available sources to restore this par value requirement. Membership with voting rights is retained regardless of whether the minimum par value is maintained in the membership share account.



High Yield Money Market Account Disclosure

Effective Date: October 3, 2024

| DIVIDEND INFORMATION | Fixed intro rate for the first 12 months: | Variable rates after intro rate expires (based on Daily Balance): | | | | | |
|-------------------------|---|---|-------------------------|-------------------------|-------------------------|---------------------------|----------------------|
| | \$.01 and greater | \$.01 to \$9,999.99 | \$10,000 to \$24,999.99 | \$25,000 to \$49,999.99 | \$50,000 to \$99,999.99 | \$100,000 to \$199,999.99 | \$200,000 or greater |
| Dividend Rate | 1.98% | .52% | .67% | .81% | .86% | 1.00% | 1.04% |
| Annual Percentage Yield | 2.00% | .52% | .67% | .81% | .86% | 1.00% | 1.05% |
| Compounding Frequency | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly |
| Crediting Frequency | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly |
| Dividend Period | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly |

| BALANCE REQUIREMENTS | |
|---|---------------|
| Minimum Balance to Open | \$2,000.00 |
| Minimum Daily Balance to avoid a Service Charge | \$2,000.00 |
| Minimum Daily Balance to obtain the APY | \$.01 |
| Balance Computation Method | Daily Balance |
| TRANSACTION LIMITATIONS | |
| Do account transaction limitations apply? | Yes |

1. RATE INFORMATION - The dividend rate and Annual Percentage Yield (APY) on your account are set forth above. The APY reflects the dividends to be paid on your account based on the dividend rate and frequency of compounding for an annual period. The APY assumes that dividends will remain on deposit. Any withdrawals or fees assessed will reduce earnings. Introductory Rate: The introductory ("intro") dividend rate and APY are fixed and apply only to new High Yield Money Market Accounts. Any previous or existing 7 17 Credit Union High Yield Money Market Account must be closed for a minimum of 30 days before a new introductory High Yield Money Market can be opened. The introductory rate is payable to the end of the dividend period following the 12 month anniversary of the account opening date. Non-Introductory Rates: The dividend rates and APY after the introductory rate expires (or when it does not apply) are variable and may change at any time at the discretion of the Credit Union.

2. ROUNDING AND ACCURACY - Rounding: The Annual Percentage Yield (APY), the Annual Percentage Yield Earned (APYE), and the dividend rate shall be rounded to the nearest one-hundredth of one percentage point (.01%) and expressed to two decimal places. For disclosures, the dividend rate may be expressed to more than two decimal places. Accuracy: The APY (and the APYE) will be considered accurate if not more than one-twentieth of one percentage point (.05%) above or below the APY (and the APYE).

3. COMPOUNDING AND CREDITING - Dividends will be compounded and credited at the frequency stated in the table above. The dividend period is set forth above. The dividend period begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period. If you close your account before accrued dividends are credited, you may not receive accrued but uncredited dividends.

4. BALANCE REQUIREMENTS AND COMPUTATION METHOD - Balance Requirements: Any minimum deposit to open an account, and the minimum daily balance you must maintain to avoid service fees and to earn the Annual Percentage Yield (APY) stated for your account is set forth in the table above. If your account falls below these balance requirements at any time during the period, your account may be subject to a service charge or may not earn dividends at the stated APY for the period in which you did not meet the requirement. Balance Computation Method: Dividends are calculated by the Daily Balance Method, which applies a daily periodic rate to the balance in your account each day.

5. ACCRUAL OF DIVIDENDS - Dividends will begin to accrue on both cash and noncash deposits (e.g., checks) on the business day you deposit such items to your account.

6. FEES AND CHARGES - See the *Service Charge Schedule* for a list of fees and charges that may be assessed against your account.

7. TRANSACTION LIMITATIONS - In addition to any transfer limitations described in your Membership Agreement, no member may withdraw any amount on deposit below the amount of their primary or contingent liability to the Credit Union if they are delinquent as borrower, co-maker, or guarantor, without the Credit Union's written permission. If your account is pledged to us to secure any loan obligation, you will be required to renew any pledged account or leave the funds on deposit with us until the loan is paid or we specifically release the funds.

8. NATURE OF DIVIDENDS - The Credit Union pays dividends from current income and available earnings after required transfers to reserves at the end of a dividend period, therefore dividends are not guaranteed. The dividend rate and Annual Percentage Yield stated above are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period.

9. DEPOSIT INSURANCE - Member deposits in this Credit Union are federally insured by National Credit Union Administration (NCUA) up to \$250,000. IRA deposits are separately insured by NCUA up to \$250,000.

10. OTHER TERMS AND CONDITIONS - Zero balance accounts may be closed and removed from the system, without notice.



Relationship Money Market Account Disclosure

Effective Date: October 3, 2024

| DIVIDEND TIERS | Relationship * | | Non-Relationship | |
|---|----------------|---------------|------------------|-------|
| | Rate | APY | Rate | APY |
| Daily Balance in your account: | | | | |
| \$.01 to \$9,999.99 | 0.00% | 0.00% | 0.00% | 0.00% |
| \$10,000 to \$49,999.99 | 3.20% | 3.25% | 0.33% | 0.33% |
| \$50,000 to \$99,999.99 | 3.45% | 3.50% | 0.38% | 0.38% |
| \$100,000 to \$199,999.99 | 3.69% | 3.75% | 0.52% | 0.52% |
| \$200,000 or greater | 3.93% | 4.00% | 0.57% | 0.57% |
| OTHER DIVIDEND INFORMATION | | | | |
| Compounding Frequency | | Monthly | | |
| Crediting Frequency | | Monthly | | |
| Dividend Period | | Monthly | | |
| BALANCE REQUIREMENTS | | | | |
| Minimum Balance to Open | | \$10,000.00 | | |
| Minimum Daily Balance to avoid a fee | | N/A | | |
| Minimum Daily Balance to obtain the APY | | \$10,000.00 | | |
| Balance Computation Method | | Daily Balance | | |
| TRANSACTION LIMITATIONS | | | | |
| Do account transfer limitations apply? | | Yes | | |

*** Account requirements for Relationship Rate**

- Must be enrolled in Relationship
- Must have an active checking or more monetary accounts include, but is not limited to, transfers, cash deposits, online or mobile payments) posted by the end of the month counted as a transaction

* Account requirements to earn Relationship Rates:

- Must be enrolled in eStatements
- Must have an active checking - defined as 10 or more monetary transactions (which can include, but is not limited to, deposits, transfers, cash withdrawals, cleared checks, online or mobile bill payments, and ACH payments) posted to your checking account by the end of the current month. A fee is not counted as a transaction.

1. RATE INFORMATION – The dividend rate and Annual Percentage Yield (APY) on your account are set forth above. If the account requirements* are met during the dividend period, the Relationship Rate will be paid. If the account requirements* are not met during any dividend period, the Non-Relationship Rate will be paid. The APY reflects the dividends to be paid on your account based on the dividend rate and frequency of compounding for an annual period. The dividend rate and APY for the above accounts are variable and may change at any time at the discretion of the Credit Union. The APY assumes that dividends will remain on deposit. Any withdrawals or fees assessed will reduce earnings.

2. ROUNDING AND ACCURACY - Rounding: The Annual Percentage Yield (APY), the Annual Percentage Yield Earned (APYE), and the dividend rate shall be rounded to the nearest one-hundredth of one percentage point (.01%) and expressed to two decimal places. For disclosures, the dividend rate may be expressed to more than two decimal places. Accuracy: The APY (and the APYE) will be considered accurate if not more than one-twentieth of one percentage point (.05%) above or below the APY (and the APYE).

3. COMPOUNDING AND CREDITING - Dividends will be compounded and credited at the frequency stated in the table above. The dividend period is set forth above. The dividend period begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period. If you close your account before accrued dividends are credited, you may not receive accrued but uncredited dividends.

4. BALANCE REQUIREMENTS AND COMPUTATION METHOD - Balance Requirements: Any minimum deposit to open an account, and the minimum daily balance you must maintain to earn the Annual Percentage Yield (APY) stated for your account is set forth in the table above. If your account falls below these balance requirements at any time during the period, your account may not earn dividends at the stated APY for the period in which you did not meet the requirement. Balance Computation Method: Dividends are calculated by the Daily Balance Method, which applies a daily periodic rate to the balance in your account each day.

5. ACCRUAL OF DIVIDENDS - Dividends will begin to accrue on both cash and noncash deposits (e.g., checks) on the business day you deposit such items to your account.

6. FEES AND CHARGES - There are no fees associated with this account.

7. TRANSACTION LIMITATIONS - In addition to any transfer limitations described in your Membership Agreement, no member may withdraw any amount on deposit below the amount of their primary or contingent liability to the Credit Union if they are delinquent as borrower, co-maker, or guarantor, without the Credit Union's written permission. If your account is pledged to us to secure any loan obligation, you will be required to renew any pledged account or leave the funds on deposit with us until the loan is paid or we specifically release the funds.

8. NATURE OF DIVIDENDS - The Credit Union pays dividends from current income and available earnings after required transfers to reserves at the end of a dividend period, therefore dividends are not guaranteed. The dividend rate and Annual Percentage Yield stated above are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period.

9. DEPOSIT INSURANCE - Member deposits in this Credit Union are federally insured by National Credit Union Administration (NCUA) up to \$250,000. IRA deposits are separately insured by NCUA up to \$250,000.

10. OTHER TERMS AND CONDITIONS - Zero balance accounts may be closed and removed from the system, without notice.

Truth in Savings Disclosure for Certificates and IRA Certificates

Rate Information: The dividend rate and Annual Percentage Yield (APY) on your certificate is set forth on your maturity notice. The APY reflects dividends to be paid on your certificate based on the dividend rate and frequency of compounding for an annual period. The dividend rate and APY are fixed and will be in effect for the term of the certificate. The APY assumes that dividends will remain on deposit until maturity. Any withdrawal or fees assessed will reduce earnings.

Rounding and Accuracy: Rounding: The Annual Percentage Yield (APY), the Annual Percentage Yield Earned (APYE), and the dividend rate shall be rounded to the nearest one-hundredth of one percentage point (.01%) and expressed to two decimal places. For disclosures, the dividend rate may be expressed to more than two decimal places. Accuracy: The APY (and the APYE) will be considered accurate if not more than one-twentieth of one percentage point (.05%) above or below the APY (and the APYE).

Compounding and Crediting: Dividends will be compounded and credited quarterly. The dividend period for each certificate begins on the first calendar day of the dividend period and ends on the last day of the dividend period. If you close your certificate before accrued dividends are credited, you may not receive accrued but uncredited dividends.

Balance Requirements and Computation Method: Balance Requirements: The minimum deposit to open a certificate or IRA certificate and the minimum balance you must maintain to earn the annual percentage yield stated for your account is \$500. Balance Computation Method: Dividends are calculated by the Daily Balance Method which applies a daily periodic rate to the balance in the account each day.

Accrual of Dividends: Dividends will begin to accrue on both cash and noncash deposits (checks) on the business day you deposit such items to your account.

Fees and Charges: See the *Service Charge Schedule* for a list of fees and charges that may be assessed against your account.

Transaction Limitations: After the certificate is opened, you may not make deposits into the certificate until the maturity date. After dividends have been credited to your certificate, you may withdraw dividends in any amount. IRA withdrawals may be subject to taxation as provided by law as well as an IRS penalty if you are under age 59½. See your IRA Custodial Agreement and/or consult your tax or legal advisor. If your certificate is pledged to us to secure any loan obligation, you will be required to renew the certificate or leave the funds on deposit with us until the loan is paid or we specifically release the funds.

Maturity Date: Your account will mature at the maturity date stated on the maturity notice.

Early Withdrawal Penalties: We may impose a penalty if you withdraw any of the principal in your account before maturity date. The penalty for 6 month to 12 month certificate terms will be equal to 90 days of dividends. The penalty for certificate terms greater than 12 months will be equal to 180 days of dividends. The penalty will, if necessary, be taken from the principal amount of the certificate.

Renewal Policies: Your certificate will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the certificate without being charged an early withdrawal penalty. Dividends credited to your certificate and not withdrawn prior to renewal are added to principal and may not be withdrawn without incurring an early withdrawal penalty.

Nature of Dividends: The Credit Union pays dividends from current income and available earnings after required transfers to reserves at the end of the dividend period, therefore dividends are not guaranteed. The dividend rate and Annual Percentage Yield set forth in the disclosure are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period.

Deposit Insurance: Member deposits in this Credit Union are federally insured by the National Credit Union Administration (NCUA) up to \$250,000. IRA deposits are separately insured by NCUA up to \$250,000.



This credit union is federally insured by the National Credit Union Administration

TIS_0218

Privacy Notice



Rev. 03/2018

FACTS

WHAT DOES SEVEN SEVENTEEN CREDIT UNION, INC. 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:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

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 members' personal information; the reasons Seven Seventeen Credit Union, Inc. chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Seven Seventeen share? | Can you limit this sharing? |
|--|-----------------------------|-----------------------------|
| For our everyday business partners -- 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 | We don't share |
| For non-affiliates to market to you | no | We don't share |

Questions?

Seven Seventeen Credit Union
3181 Larchmont Ave., NE, Warren, OH 44483
800-775-7741
web: www.717cu.com
email: info@717cu.com

What we do

| | |
|--|---|
| How does Seven Seventeen 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. We restrict access of your personal information to those employees who need to know it to provide products and services to you. |
| How does Seven Seventeen collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • deposit money or pay your bills • use your debit or credit card <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <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 | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as Sound Financial Services, Inc.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>7 17 Credit Union, Inc. does not share with nonaffiliates so they can market to you.</i> |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies.</i> |

Online Privacy Notice

Last Updated January 2, 2025

Seven Seventeen Credit Union, a member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the online privacy of our members. This policy addresses the online privacy policy and practices of Seven Seventeen Credit Union and its partners covering the online collection, use and disclosure of information collected from visitors to our online interfaces including but not limited to our websites, mobile applications, online account opening system, online banking platform and 7 17 branded social media sites or pages, as well as any interactions you may have while viewing content provided through one of our digital advertising campaigns.

Please also refer to our general [Privacy Notice \(https://www.717cu.com/privacy\)](https://www.717cu.com/privacy) for additional information regarding other general privacy practices, your privacy rights and the types of personal information we collect and share as we conduct business of the Credit Union. In addition, you may be subject to other contractual terms in accordance with products you select and their related service agreements.

If you are a California resident, you may have rights under the California Consumer Privacy Act. [Click here to learn more.](#)

Information We Collect Online

Seven Seventeen Credit Union may collect information about you when you browse our sites, use our digital services, or when entering data into an application for new products or services. We may collect information about your computer or device, Internet browser, pages you visited within our site(s), and information you provide voluntarily, such as your zip code or survey responses. It is possible to browse our site without actively submitting any personally identifiable information. Certain transactions and applications will require personally identifiable information.

Non-Personally Identifiable Information We Collect Online

You can browse anonymously on our sites. Our sites do not require visitors to provide personal information of any kind. Our web servers collect the IP addresses of visitors. This information is aggregated to measure the number of visits, average time spent on the site(s), pages viewed, etc. This information is used to improve the content of the sites to better serve our members. Google Analytics Demographics has been enabled for the sites in order to provide more relevant and useful information to our current and potential members.

Subsequently, there is information about your device hardware and software that is automatically collected. This information can include: your IP address, browser type, domain names, internet service provider (ISP), device registration location, your unique device identifier, the pages you view on our site(s), operating system, access times and referring website addresses. To prevent any Google Analytics data collection, users can install a [Google Analytics Opt-out Browser Add-on](#).*

Personally Identifiable Information We Collect Online

Through your use of our sites and services, we may collect personally identifiable information that you voluntarily provide to us. If you wish to receive information from us, you may be asked to provide personal information and certain transactions and applications will require personally identifiable information. Once you sign in or begin completing an application or form, you are no longer anonymous because we need to identify you to provide those services.

Personal information that you provide may include your name, mailing address, email address, phone number (home and/or mobile number), account number and user name and password. We may collect limited location information, for example to help you find a branch or ATM location when requested by you within our mobile app. Location information will not be collected when the mobile app is not in use. We may also collect other financial information such as check images, to process your transactions and payment card information, social security numbers and driver's licenses (or comparable) when you provide such information while using our online services and where we believe it is reasonably required for ordinary business purposes.

Once you provide personally identifiable information on our sites, we can also identify previously anonymous data related to your current and future visits, such as number of visits, web pages viewed, etc. unless you modify your cookie settings.

How We Use Your Personally Identifiable Information

We use the personally identifiable information we collect for things such as:

- Providing services to you;
- Processing applications for products and services and performing transactions;
- Processing employment applications;
- 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;
- Sending information on our products and services that could be of interest to you;
- Operating, evaluating and improving our business and sites (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, contractual obligations and our policies;
- For any other purposes that we may specifically disclose at the time you provide or we collect your information.

Information We Share

We do not disclose personally identifiable information that is collected about you, or users of our website and electronic services, to affiliates or unaffiliated third parties except as permitted by law, to respond to your requests, to process applications and transactions, and to verify your identity.

We may share anonymous or aggregated information with third parties to help deliver products, services, and content that are better tailored to the users of our online services and for other purposes.

Please refer to our general [Privacy Notice \(https://www.717cu.com/privacy\)](https://www.717cu.com/privacy) about the parties who receive personal and sometimes nonpublic information from us as we conduct business of the Credit Union.

How We Collect Information Online

Internet technology is constantly changing and we are always working to make your online experience the best available. Various tools and techniques are used to gather and analyze website visits and sessions.

Some areas of Seven Seventeen's sites may use "cookies". A cookie is a file that is stored directly on your computer, smartphone or other internet access device that allows the servers to log the pages you use to determine if you have visited the site before. It also stores your preferences and other information to save you time by eliminating the need to repeatedly enter the same information and to display your personalized content. This information is used to provide certain website features during your visit.

When you visit our sites, we may use cookies and information gathered through their use to personalize your experience with us based on the products, services and other interactions you have with us. Cookies also help us protect you when you conduct business online. They are common on websites and do not harm your computer. Cookies do NOT transmit any personal information about you.

The browsers of most computers, smartphones and other internet access devices are set to accept cookies. You can refuse to accept these cookies through your browser settings. You will need to manage your cookie settings for each device and browser you use. If you choose to reject cookies, you may not be able to use the full functionality of our sites. For example, if we are not able to recognize your device, you may need to complete a Multi-Factor Authentication (MFA) process each time you log on to Online or Mobile Banking. You also may not receive customized advertising or other offers from us that may be relevant to your interests and needs.

In addition to using cookies, we may also use similar technologies to track users' interactions with our sites. Some of these technologies include web beacons, pixel tags, clear GIFs or similar tools.

Heat mapping and session recording

Heat mapping services are used to display the areas of a page where Users most frequently move the mouse or click. This shows where the points of interest are. These services make it possible to monitor and analyze web traffic and keep track of User behavior. Some of these services may record sessions and make them available for later visual playback.

Mouseflow is a session recording and heat mapping service that collects information about the browser (type, version, screen size, etc.), basic information about the user (language,

time zone), and data containing mouse movements, clicks, scroll events. No personal data is ever sent or shared between websites. Our website uses Mouseflow, a third-party analytics tool, to track page content and click/touch, movement, and scroll activity. You can opt-out at <http://mouseflow.com/opt-out>*

Interest-Based Advertising

Seven Seventeen Credit Union and its partners may collect personally identifiable information about your online activities over time and across different web sites when you use our sites. Some of the advertisements that click-through to our sites and/or may be on our sites contain cookies that allow for the monitoring of your response to these advertisements (sometimes referred to as interest-based advertisements). Our advertisements may also appear on other websites that use the same advertising service providers as us. These advertising service providers may use your browsing history across websites to choose which advertisements to display to you.

If you do not wish to have us and/or our third-party advertising service providers know which advertisements and subsequent websites you have viewed, you may opt-out at [AboutAds](http://www.aboutads.info/choices)* (www.aboutads.info/choices/* established by the Digital Advertising Alliance). The [Digital Advertising Alliance](http://www.aboutads.info)* (www.aboutads.info/*) website contains important information on cookies, behavioral advertising, and what opting out will and will not do and choices you can make regarding interest-based advertisements.

Please note: opting out of behavioral advertising will not stop you from receiving advertisements. You will still see the same number of advertisements as before, but they may not be as relevant to you. If you use other Computers or browsers and want to opt out of interest based advertisements, you will need to repeat this process for each Computer or browser. If you delete your Cookies and want to continue to be opted out of interest based advertisements you will have to repeat this opt-out process.

Our sites may use Google AdWords or Facebook remarketing services to advertise online. This uses a cookie to collect non-personal information to inform, optimize, and serve ads based on someone's past visits to our sites. Visitors may see online ads for our services on Google, Facebook or third-party websites. Any data collected will be used in accordance with our own privacy policy, as well as Google & Facebook privacy policies.

Users can opt-out of remarketing by visiting the following links:

[Google](#)* | [Facebook](#)*

Online Planning Tools

Planning tools, information and interactive calculators are made available to you as self-help tools for your independent use. We do not currently store information that you enter into one of these planning tools or calculators. We cannot and do not guarantee their accuracy or their applicability to your circumstances.

Links to Other Third-Party Websites

Seven Seventeen Credit Union provides links to other websites for convenience and informational purposes only. Users should be aware that when you select a link on our

sites to an external website, you are leaving Seven Seventeen's site. You will see a disclosure on our site that alerts you when you are leaving our website. Seven Seventeen does not own or operate the linked websites and is not responsible for the content of the websites. Seven Seventeen does not make any guarantees or endorsements of products that may be available on the linked websites. Seven Seventeen does not represent either you or the other party if you enter into a transaction on the websites. Privacy and security policies may differ from those practiced by Seven Seventeen.

Social Media

You may also find additional information on our products and services through our social media sites such as Facebook, X, Instagram, LinkedIn, YouTube and App Stores. Please keep in mind that any information you share is visible to all participants on these social media sites and you should never post any sensitive personal information (such as account number or social security number). Please carefully review the Terms of Use and Privacy Policy on these social media sites as they may be different than our own policies.

Protecting Children's Privacy Online

We respect the privacy of children and comply with the practices under the Children's Online Privacy Protection Act. From our Web sites, we do not knowingly collect or use personal information from children under 13 years of age.

Chat

Seven Seventeen Credit Union may make an interactive Artificial Intelligence online chat ("AI Chatbot, Chatbot, Chat") service available to you. The Credit Union makes no warranty that the Chat service will be available at any particular time or be free of fault or error.

If you are under the age of 13 years old and invited to use the Chat service, you must not use the Chat service and you must leave the site.

During your use of the Chat service, you may interact with a bot, chatbot, virtual assistant, virtual concierge, or other non-human (each, a "Chatbot"). We will disclose the use of the Chatbot to the extent required by applicable law. When engaging with us through use of the Chat service, be advised that chats will be monitored and retained. We may use communication information based on our business need to receive and act upon your feedback or issues and for training purposes. The data you submit may be shared with third-party service providers who assist us in operating our website or chatbot. The data you submit may be analyzed and used to help train and improve the performance of the AI chatbot. This training process helps the chatbot provide more accurate and contextually relevant responses over time.

The Chat service is provided as a convenience. Participating in the Chat service does not constitute consent by you or us to use electronic records and signatures as a substitute for written documents. Any personal information shared with us when using the Chat service shall be subject to the applicable privacy-related policies and notices described within this document. Chat messages are not encrypted. Do not send sensitive information such as

account numbers, social security numbers, etc. via the chat. Seven Seventeen Credit Union will never ask that you send us sensitive information via the chat platform.

You will not use the Chat service to send any abusive, defamatory, dishonest, or obscene message, and doing so may result in termination of the Chat services session and membership with Seven Seventeen Credit Union, if applicable.

Email Communications

When you choose to provide Seven Seventeen Credit Union with an email address as an accepted communication channel, you are consenting to Seven Seventeen Credit Union occasionally emailing you about products, services and information that may be of interest to you. We will never ask you to provide or confirm any account or personal information through email unless a secure link is established for that purpose.

Under various Federal and State laws and regulations, members may choose to opt-out of receiving promotional emails from Seven Seventeen Credit Union by clicking on the "unsubscribe" link located in the emailed communication. It may take 30 days to process your unsubscribe request. Please note that this does not unsubscribe you from receiving important notifications regarding your current accounts via email. This also does not stop any alerts or notifications that you may have set up for your accounts.

Please be aware that email is not a secure form of communication and there may be a loss of confidentiality when emailing personal information. Please do not send your account number, social security number, PIN number, Login IDs or passwords through email unless a secure link is established for that purpose.

Online Security Practices

At Seven Seventeen Credit Union, the privacy of our members is a high priority. Any confidential information provided to us through our sites or during the normal course of business will remain confidential and be used solely by the credit union and its affiliates. Personal data will not be sold or given to any unaffiliated third party for their independent use, unless required by law. Seven Seventeen will protect the personal information of its members by maintaining strong security controls to ensure that member information in our files, on computers and on the Internet are protected both online and off-line. We utilize data encryption to guard against unauthorized access to personal records and to help ensure the accuracy of communications and transactions. Seven Seventeen will partner only with businesses that follow strict confidentiality requirements and offer products designed to enhance the well-being of our members.

Our systems use cutting-edge technology security features to protect you and your financial information. This technology includes SSL/TLS encryption and enhanced Multi-Factor Authentication (MFA). For more information on the security of our banking systems, please visit the links below.

[Online Banking \(www.717cu.com/onlinebanking\)](http://www.717cu.com/onlinebanking)

[Mobile Banking \(www.717cu.com/mobilebanking\)](http://www.717cu.com/mobilebanking)

Mobile Banking App (www.717cu.com/mobileapp)

You play a critical role in protecting your information. For best practices and safety tips regarding your electronic banking and communications, please visit

<https://www.717cu.com/bestpractices>.

Updates to Our Online Privacy Notice From time to time, we may change this policy. The effective date of this policy, as indicated above, reflects the last time this policy was revised. Any changes to this policy will become effective when we post the revised policy on our website. Your use of the website following these changes means that you accept the revised policy.

Seven Seventeen Credit Union

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www.717cu.com

*This is a link to a third-party website. Seven Seventeen does not own or operate the linked website and is not responsible for the content of the website. Seven Seventeen does not make any guarantees or endorsements of products that may be available on the linked website. Seven Seventeen does not represent either you or the other party if you enter into a transaction on the website. Privacy and security policies may differ from those practiced by Seven Seventeen.