



MOBILE AND ONLINE **BANKING PRIVACY POLICY**

Last Updated and Effective: 07/30/2026

Overview:

Your privacy is important to us. This Mobile and Online Banking Privacy Policy explains how we collect, share, and use your personal information when you access our Mobile or Online Banking services through our iOS and Android applications or through a supported browser.

In conjunction with our Mobile and Online Banking Privacy Policy you should also refer to our:

[Federal Privacy Policy](#)

[Important Privacy Choices for Consumers](#)

[Consumer Privacy Policy](#)

Information We Collect About You

When visiting our Mobile and Online Banking applications, you may be asked to provide your personal information, including sensitive information when necessary to verify your identity, process transactions, or provide requested products or services. The information that you provide may include your name, email address, physical address, phone number, tax identification number, date of birth, driver's license number or state identification card number, other unique identifiers ("user IDs"), demographic, and financial information. In addition to the personal and financial information gathered above, we may collect information about your use of Mobile and Online services such as the browser you use, the IP address of the device you use, the operating system, and any device identifiers.

Zelle

Our Mobile and Online Banking application, with your consent, accesses the contacts information stored on your mobile device. This information allows you to fill information fields from your contacts to send or receive funds using the Send Money with Zelle® feature of the app (Zelle). If you would like to use this feature 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 disallow this at any time from your device settings for the OCEANAIR Federal Credit Union Mobile Banking application.

Protecting Your Information:

The Credit Union respects your right to privacy and recognizes the importance of protecting your personal information, including sensitive information. To that end, we maintain administrative, technical, and physical safeguards which comply with applicable federal and state laws that govern the privacy and security of such information.

Children's Online Privacy Protection Act – Statement of Compliance: We do not knowingly collect personally identifiable information from individuals under the age of 13 through our Mobile and Online Banking applications without obtaining verifiable consent from their parents. Additional information about the Children's Online Privacy Protection Act is available at the Federal Trade Commission's website: www.ftc.gov.

Ways We Use Your Information

- To fulfill or meet the reason for which the information is provided. For example, you apply for a loan, and we use the information in your loan application to give you the loan.
- To provide you with information, products or services that you request from us.
- To administer, manage, and service your accounts, products, and services.
- To provide you with email alerts, event registrations or other notices concerning our products or services, or events or news, which may be of interest to you.
- To personalize your experience on our website by presenting products and offers tailored to you.
- To verify your identity in order to allow you online access to your accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of your account and personal information.
- To facilitate your transactions.
- For our business purposes, such as data analysis, audits, developing new and improving our existing products and services, enhancing our website, identifying usage trends, and determining the effectiveness of promotional campaigns.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information.

Information Sharing

We may disclose your personal information to third parties for our business purposes only as permitted by law in connection with the administration, processing, and servicing of account and related transactions, in order to perform services for us on your behalf. For example, credit reporting, bill payment processors, credit, debit, and ATM card processing networks, data processing companies, marketing and other companies in order to offer and/or provide financial products and services to you, and in response to legal or regulatory requirements, court order and/or other legal process or investigation.

Other Information We Collect and How It May Be Used

Cookies

Cookies are pieces of data stored on your device. Browser cookies are assigned by a web server to the browser on your device. A “cookie” is stored on your local hard drive through the browser and contains a unique sequence of text for identification purposes. Cookies may also be stored on your mobile device. Cookies allow us to collect information such as browser type, time spent on the Mobile and Online Banking applications, and pages visited.

We use cookies and information gathered through their use to make your experience with OceanAir Federal Credit Union and the Mobile and Online Banking applications more personalized based on the products and services you have with us. We also use cookies for purposes such as maintaining continuity during an online session; gathering data about the use of our Mobile and Online Banking application; monitoring online promotions, supporting anti-fraud controls, and maintaining information security purposes.

You can choose whether to accept cookies through your browser settings. If you decide not to accept cookies through your browser, you will not have access to many features that make your user experience more efficient, and some features of the Mobile and Online Banking applications may not function properly. You will need to manage your cookie settings for each device and browser that you use.

IP Address

Your IP address is a number that is automatically assigned to your computer by your Internet Service Provider. We use IP Addresses for purposes such as calculating website usage, helping diagnose server problems and administering our applications, supporting security, and improving service functionality to deliver personalized advertisements.

Mobile Applications

We may collect and/or track usage data, such as the date and time the app on your device accesses our servers and what information or files have been downloaded. We may also collect the physical location of your device by, for example, using cell tower or wireless local area network signals.

You may deny sharing your device's location, but, if you choose to deny such use or sharing, we may not be able to provide you with the applicable personalized services and content.

Depending on the features you use, our Mobile Banking application may also request access to device permissions such as notifications, camera, biometric authentication, or other device settings. These permissions are used only to support the related app functionality any may be managed through your device settings.

Google Analytics

Google Analytics may collect certain information about you from your computer or other device, including but not limited to, information regarding your visit, information about your device, how you access our applications and other information about you. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google Analytics does not collect personally identifiable information and does not associate your IP address with any other data held by Google that could identify you. Information collected through Google Analytics is subject to Google's applicable privacy practices and settings. You may refuse the use of cookies; however, please note that if you do this you may not be able to use the full functionality of this website. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

Links to Other Websites

In addition to the uses described above, we may provide links to other websites. If you follow links to websites not controlled by OceanAir Federal Credit Union, you should review their privacy policies and other terms, as they may be different from ours.

Updates to this Mobile and Online Banking Privacy Policy

This Mobile and Online Banking Privacy Policy is subject to change. Please review it periodically. If we make any changes, we will revise the "Effective" date at the top of this Policy. Any changes to this Policy will become effective when posted on this website. Your continued use of our Mobile or Online Banking services following these changes means that you accept the revised Policy.

Your Choices

You may manage privacy choices through your browser or device settings, including cookies, location, contacts, notifications, and app permissions. Disabling permissions may limit some features.

Contact Us

If you have any questions or comments about this Mobile and Online Banking Privacy Policy, the ways in which we collect and use your personal information, your choices and rights regarding such use, or wish to exercise your rights, please do not hesitate to contact us at:

Phone: 805.988.2151

Website: www.OceanAir.org/contact

Email: Compliance@OceanAir.org

Mail: **OceanAir Federal Credit Union, Attn: Risk & Compliance, 2151 E. Gonzales Rd, Oxnard, CA 93036**