

Privacy Notice

Revised 03/2026

FACTS

WHAT DOES DESTINATIONS CREDIT UNION DO WITH YOUR PERSONAL FINANCIAL 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?	<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"> • <i>Social Security number and income.</i> • <i>Account balances, transaction history, assets, and payment history.</i> • <i>Credit history and credit scores.</i> • <i>Investment experience.</i> <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer/member's personal information to run their everyday business. In the sections below, we list the reasons financial companies can share their customer/member's personal information; the reasons Destinations Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DCU 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 a credit bureau.	Yes	No
For our marketing purposes — to offer our products and services to you.	Yes	Yes
For joint marketing with other financial companies.	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences.	No	We do not share.
For our affiliates' everyday business purposes — information about your creditworthiness.	No	We do not share.
For nonaffiliates to market to you	No	We do not share.

To Limit Sharing	<ul style="list-style-type: none"> • <i>Call 410-663-2500 and speak to a Member Service Representative</i> • <i>E-mail memberservices@destinationscu.org and put "Opt-Out" in the subject line</i> <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
-------------------------	--

Questions	Call 410-663-2500 and speak to a Member Service Representative
------------------	--

Who we are	
Who is providing this notice?	Destinations Credit Union 8767 Satyr Hill Road, Baltimore, MD 21234
What we do	
How does Destinations Credit Union protect my personal information?	To protect your personal financial 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 Destinations Credit Union collect my personal information?	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> • <i>Open an account or deposit money</i> • <i>Pay your bills or apply for a loan</i> • <i>Use your credit or debit card</i> <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"> • <i>Sharing for affiliates' everyday business purposes — information about your creditworthiness</i> • <i>Affiliates from using your information to market to you</i> • <i>Sharing for nonaffiliates to market to you</i> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>rkGoBig, LLC, a Credit Union Service Organization is partially owned by us.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Destinations Credit Union does not share with nonaffiliates so they can market to you.</i></p>
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 investment, insurance, and other financial service providers.</i>

WE DO NOT SELL INFORMATION

Destinations Credit Union Online Privacy and security

This Online Privacy Policy (Policy) applies to this Destinations Credit Union online interface (i.e., website or mobile application) and any Destinations Credit Union affiliate or subsidiary online interface that links to this Policy, (each, a Site, and, collectively, Sites). The term “Destinations Credit Union” or “we” or “us” or “our” in this Policy refers to affiliates or subsidiaries of Destinations Credit Union that link to this Policy. This Policy describes how sites may collect, use, and share information from or about you, and explains how information may be collected and used for advertising purposes.

For account holders and visitors to this site, we will use and share any information that we collect from or about you in accordance with the Destinations Credit Union Privacy Notice, which provides choices in the use and sharing of information. By using the site, you agree to the terms and conditions of this Policy.

USA Patriot Act

To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

Protecting children's privacy online

The Children’s Online Privacy Protection Act (COPPA) was passed by Congress in October 1998, with a requirement that the Federal Trade Commission (FTC) issue and enforce rules concerning children’s online privacy. The primary goal of the Act and the Rule is to place parents in control over what information is collected from their children online. We do not knowingly collect, nor is our web site designed or directed to use personal information from children under the age of 13 without containing verifiable consent from their parents.

Internet cookies

To provide better service and a more effective web site, we may use cookies as part of our interaction with your Internet browser. A cookie is a small text file placed on your hard drive by our web page server. A cookie cannot retrieve any other data from your hard drive, pass on computer viruses or capture your e-mail address. Cookies are commonly used on web sites and do not harm your system.

We may use cookies in places where you may need to register, such as online banking, or where you are able to customize the information you see. Recording a cookie at such points makes your online experience easier and more personalized. We may also use cookies to identify what sections of our site our members visit most so we can continue to provide information on the products and services in which our members have demonstrated an interest. These cookies do not collect personally identifiable information and we do not combine information collected through cookies

with other personal information to determine who you are or your email address. By configuring your preferences or options in your Internet browser, you can control if and how a cookie will be accepted.

Third-party websites

Destinations Credit Union hosts several links to third-party vendors on their website in hopes of providing quick and easy access to information related to your financial needs. Please keep in mind the following statements when accessing third-party vendors:

- You are leaving our website.
- You are linking to an alternate website that we do not operate.
- We are not responsible for the content of the alternate website.
- We do not represent either you or the third-party if you enter into a transaction with them.
- The third-party website's privacy and security policies may differ from ours.

Collecting and using information

Personal information we collect online

Personal Information means personally identifiable information such as information you provide via forms, surveys, applications, or other online fields including name, postal or email addresses, telephone, fax or mobile numbers, or account numbers.

We will never ask for confidential information, including requests that you provide electronic banking credentials, in an unsolicited email or phone call.

How we use personal information

We may use personal information:

- To respond to your inquiries and fulfill your requests.
- To inform you about important information regarding the site, products, or services for which you apply or may be interested in applying for, or in which you are already enrolled, changes to terms, conditions, and policies and/or other administrative information.
- To deliver marketing communications that we believe may be of interest to you, including ads or offers tailored to you.
- To personalize your experience on the site.
- To allow you to apply for products or services (e.g., to prequalify for a mortgage, apply for a credit card, or to open a retirement account, investment account or other financial product) and evaluate your eligibility for such products or services.
- To verify your identity and/or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of account and personal information.
- To allow you to participate in surveys and other forms of market research, sweepstakes, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which may contain additional information about how personal information is used and shared.
- To allow you to use some site financial planning tools. Information that you enter into one of these

planning tools may be stored for future access and use. You have the option not to save the information.

- Collected through our social media pages and other online interactions with you to assist in verifying your identity and account status. We may combine this online information with information collected from offline sources or information we already have.
- For business purposes, including data analysis, audits, developing and improving products and services, enhancing the site, identifying usage trends, and determining the effectiveness of promotional campaigns.
- For risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal processes and law enforcement requirements.
- To allow you to utilize features within our sites by granting us access to information from your device such as contact lists, or geo-location when you request certain services.

Android Mobile App Data Deletion

The mobile app developer does not offer a method for you to request the deletion of your data.

BIOMETRIC INFORMATION PRIVACY POLICY AND CONSENT

SCOPE AND OVERVIEW

This policy outlines how Destinations Credit Union, its vendors, and/or the licensor of the Destinations Credit Union's consumer verification software processes biometric data collected from you for identity verification and fraud prevention purposes.

BIOMETRIC DATA DEFINED

As used in this policy, 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 policy, the selfie photograph you upload to the software for use in the biometric algorithm is considered a "biometric identifier." "Biometric information" 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.

DISCLOSURE AND AUTHORIZATION POLICY

To the extent that Destinations Credit Union, its vendors, and/or the licensor of the Destinations Credit Union's consumer verification software collect, capture, or otherwise obtain biometric data relating to a consumer, Destinations Credit Union must first:

- Inform each consumer that Destinations Credit Union, its vendors, and/or the licensor of the Destinations Credit Union's consumer verification software are collecting, capturing, or otherwise obtaining the employee's biometric data, and that the Destinations Credit Union is providing such biometric data to its vendors and the licensor of the Destinations Credit Union's consumer verification software;
- Inform the consumer of the specific purpose and length of time for which the consumer's biometric data is being collected, stored, and used; and
- Receive consent by the consumer authorizing Destinations Credit Union, its vendors, and/or Destinations Credit Union's consumer verification software to collect, store, and use the consumer's biometric data for the specific purposes disclosed by the Destinations Credit Union, and for Destinations Credit Union to provide such biometric data to its vendors and the licensor of the Destinations Credit Union's consumer verification software.

Destinations Credit Union, its vendors, and/or the licensor of the Destinations Credit Union's consumer verification software will not sell, lease, trade, or otherwise profit from employees' biometric data; provided, however, that the Destinations Credit Union's vendors and the licensor of the Destinations Credit Union's consumer verification software may be paid for products or services used by Destinations Credit Union that utilize such biometric data.

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

PURPOSE FOR THE COLLECTION OF BIOMETRIC DATA

Destinations Credit Union, its vendors, and/or the licensor of Destinations Credit Union's consumer verification software collect, store, and use biometric data solely for identity verification and fraud prevention purposes.

DISCLOSURE

Destinations Credit Union will not disclose or disseminate any biometric data to anyone other than its vendors and the licensor of the Destinations Credit Union's consumer verification software providing products and services using biometric data without/unless:

- First obtaining consumer consent to such disclosure or dissemination;
- The disclosed data completes a financial transaction requested or authorized by the consumer;
- 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.

SECURITY

Destinations Credit Union shall 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 shall be performed in a manner that is the same as or more protective than the manner in which Destinations Credit Union stores, transmits and protects 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.

RETENTION

Destinations Credit Union shall retain consumer biometric data only until, and shall request that its vendors and the licensor of Destinations Credit Union's consumer 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 consumer identity;
- Request of consumer to destroy the biometric data; or
- Within 30 days of consumer's provisioning of biometric data.

CONTACT INFORMATION

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

BIOMETRIC INFORMATION CONSUMER CONSENT

As outlined in the “Biometric Information Privacy Policy”, I understand and consent to the collection, use, retention, storage, and/or disclosure or re-disclosure of data or images from biometric verification technology by Destinations Credit Union, its vendors, and/or the licensor of the Destinations Credit Union’s consumer verification software. I acknowledge that I have been given a copy of the Policy, or that the Policy has been made accessible to me, and I have had an opportunity to review it and request any additional information concerning the Destinations Credit Union’s procedures and safeguards for collecting, maintaining, using, disclosing, sharing, storing, and/or destroying this data.

Privacy Policy for SMS Messaging

Effective Date: 03/28/2026

Links:

- **Terms and Conditions:**
- **Privacy Policy:** <https://www.destinationscu.org/privacy-policy/>
- **National Do Not Call Registry:** <https://www.donotcall.gov/>

Revised: 03/2026 Reviewed: 03/2026

Introduction-

At Destinations Credit Union, protecting your privacy is our priority. This Privacy Policy explains how we collect, use, and safeguard your information when you opt into our SMS program. By enrolling, you agree to these terms, which comply with the **2026 Telephone Consumer Protection Act (TCPA), Campaign Registry requirements, and CTIA Best Practices.**

1. Information We Collect

- **Phone Number:** The mobile number you provide to receive SMS messages.
- **Message Interaction Data:** Delivery and engagement metrics (e.g., delivery status, response keywords).
- **Consent Records:** Timestamps and methods of opt-in (web form, keyword, verbal, or paper).

2. How We Use Your Information

- Send SMS messages (membership notifications, updates, notices, and reminders) per your opt-in preferences.
- Demonstrate regulatory compliance (TCPA 2025, Campaign Registry).
- Improve messaging and measure engagement.

3. One-to-One Consent Requirement

Under the January 2024 FCC ruling, opt-in consent applies solely to Destinations Credit Union. We do not share your consent with third parties or affiliates unless you expressly agree.

4. Message Frequency & Data Rates

The SMS message frequency will vary but will not be more than 3-5 unless there is a notification event. Message and data rates may apply; check your carrier’s terms.

5. Opt-Out & HELP Instructions

- Text “STOP” to any message to unsubscribe immediately.

Text “HELP” for assistance or contact us at memberservices@destinationscu.org

6. Data Sharing & Disclosure

- We will never sell your data.

- We may share data with service providers (e.g., carriers) with strict confidentiality regarding SMS delivery.
- National Do Not Call Registry (DNC) protections apply to SMS; we honor existing DNC registrations unless you expressly opt in.

7. Security of Your Information

Reasonable measures are in place to protect your data, though no system is infallible.

8. Record-Keeping & Proof of Consent

We retain all opt-in and opt-out records, including timestamps and consent methods, to comply with TCPA 2026 and Campaign Registry guidelines.

9. Changes to This Policy

We may update this Policy as laws evolve. Material changes will be communicated via SMS or on our website.

Continued use after updates constitutes acceptance.

10. Contact Us

If you have any questions about this Privacy Policy or wish to update your SMS preferences, you can contact us at:

Email: memberservices@destinationscu.org

Phone: 410-663-2500

Address: 8767 Satyr Hill Road
Baltimore, MD 21234

Key 2026 Compliance Elements:

- **One-to-One Consent:** Consumers are only giving consent to receive messages from the specific business they opt in for, not from multiple parties or third parties.
- **Clear Disclosures:** The policy includes clear language about the nature of the messages, frequency, potential charges, and opt-out mechanisms
- **Do Not Call Protections:** The policy reflects the latest FCC guidance that DNC protections apply to SMS, making it clear that businesses must adhere to DNC regulations
- **Data Sharing and Record-Keeping:** Emphasizes the importance of maintaining proof of consent and clear guidelines on how data is shared for operational purposes.

This updated **Privacy Policy** example aligns with current 2026 **TCPA** and **FCC** guidelines, ensuring your business remains compliant while fostering transparency with consumers.

Destinations Credit Union SMS Terms and Conditions

Effective Date: 03/28/2026

Introduction

By joining our SMS program provided by Destinations Credit Union you agree to receive recurring text messages (membership notifications, updates, notices, and reminders) on the number you provide, under these Terms that adhere to TCPA (2026) and CTIA Best Practices.

1. Opt-In Consent

In accordance with the **2026 TCPA guidelines**, your participation in our SMS service requires explicit **one-to-one consent**. This means that by opting in, you consent to receive messages from Destinations Credit Union only. Consent cannot be shared with other companies or third-party entities without your direct approval.

To join our SMS program, you may opt in through the following methods, in compliance with the 2026 CTIA Guidelines:

- **In-Person Paper Form:** Sign or complete a paper intake form that includes a dedicated section with clear language outlining SMS consent.

- 2. **Message Frequency**
You will receive no more than 3-5, unless for urgent notifications. Standard carrier rates apply.

- 3. **Opt-Out Process**
Reply “**STOP**” any time to end messages; “**HELP**” to receive support instructions; or contact memberservices@destinationscu.org.

- 4. **Terms of Consent**
Your consent is voluntary and not a condition of purchase. You may receive informational messages as described at opt-in.

- 5. **Privacy Policy**
Your mobile number and interaction data are governed by our Privacy Policy: <https://www.destinationscu.org/privacy-policy/> . Data is used solely for SMS delivery purposes.

- 6. **Message & Data Rates**
Standard rates may apply per your carrier plan. Destinations Credit Union is not liable for carrier charges.

- 7. **Record-Keeping & Compliance**
We maintain detailed logs of opt-ins/opt-outs (dates, times, methods) to satisfy TCPA 2026 proof-of-consent requirements.

- 8. **Changes to Terms**
We reserve the right to update these Terms. Significant changes will be sent via SMS or posted online. Continued participation implies acceptance.

- 9. **Disclaimers & Liability**
Message delivery depends on carrier networks; we cannot guarantee uninterrupted service or delivery times.

Contact Information

Email: memberservices@destinationscu.org

Phone: 410-663-2500

Address: 8767 Satyr Hill Road
Baltimore, MD 21234