

ODFCU Mobile Privacy Policy

Last Updated: September 2026

The **Omaha Douglas Federal Credit Union Mobile Banking App** (“the App”) helps members manage their finances by providing convenient access to accounts, transactions, payments, transfers, and other financial services from a mobile device.

Omaha Douglas Federal Credit Union is committed to protecting your privacy and safeguarding your personal information. This Privacy Notice describes how information is collected, used, and shared when you use the Mobile Banking App.

The services available through the App may vary based on your account type and enrollment in specific services.

The App may allow you to:

- View account balances
- Review transaction history
- Transfer funds between accounts
- Pay bills
- Send money to other people through available payment services
- Deposit checks remotely
- Manage debit cards
- Locate branches and ATMs
- Receive account alerts and notifications
- Access electronic statements and other account services

Information We Collect

When you enroll in or use the Mobile Banking App, we may collect information including:

- Name
- Address
- Email address
- Telephone number

- Username and login credentials
- Account numbers
- Payment card information
- Transaction history
- Other information necessary to provide financial services

If you contact us for support, we may collect information contained in your communications to assist with your request.

Device Features and Permissions

Depending on the services you use, the App may request permission to access certain device features, including:

- **Camera:** for mobile check deposit or QR code scanning
- **Photos:** for uploading images when applicable
- **Contacts:** when using person-to-person payment features
- **Location Services:** to assist with fraud prevention and locating branches or ATMs

You may deny these permissions through your device settings; however, certain features may not function properly.

Automatically Collected Information

The App may automatically collect technical information including:

- Device type and operating system
- Mobile carrier
- IP address
- Browser type
- Device identifiers
- App usage information
- Login activity
- General geographic location
- Performance and diagnostic information

The App may also use cookies, local storage technologies, and similar technologies to improve functionality and user experience.

How We Use Your Information

ODFCU uses your information to:

- Provide requested banking services
- Authenticate your identity
- Maintain and secure your accounts
- Process transactions
- Provide customer support
- Improve App performance and functionality
- Send account alerts and service notifications
- Detect and prevent fraud and unauthorized activity
- Comply with legal and regulatory requirements

We may also use aggregated or de-identified information for analytical and operational purposes.

Sharing Your Information

We may share your information:

- With service providers who assist in delivering Mobile Banking services
- With payment networks and transaction processors as necessary
- To comply with legal obligations or lawful governmental requests
- To protect the rights, property, or safety of ODFCU, our members, or others
- In connection with a merger, acquisition, or organizational restructuring if permitted by law

We do not sell your personal information.

Third-Party Services

The App may contain links to third-party websites or services. ODFCU is not responsible for the privacy practices of those third parties. Members should review the privacy policies of any external sites they visit.

Your Choices

You may:

- Update certain personal information through your account profile
- Contact ODFCU to update or correct account information
- Disable location services through your mobile device settings
- Adjust notification preferences within the App
- Opt out of marketing communications where applicable

Please note that certain account-related communications cannot be disabled because they are necessary for account servicing or security.

Security

ODFCU maintains administrative, technical, and physical safeguards designed to protect your information against unauthorized access, disclosure, alteration, or destruction.

While we use industry-standard security measures, no method of electronic transmission or storage is completely secure.

Data Retention

We retain personal and financial information for as long as necessary to provide services and to comply with applicable federal and state laws, regulations, and business requirements, including record retention obligations applicable to federally insured credit unions.

Children's Privacy

The Mobile Banking App is not intended for children under the age of 13 without parental involvement, and we do not knowingly collect personal information from children except as permitted by law in connection with jointly owned accounts or custodial accounts.

Location Information

The App may collect approximate or precise location information when you use certain features or services and have granted the App permission to access your device's location.

Location information may be used to:

- Support fraud prevention and detection;
- Help identify potentially unauthorized or suspicious account activity;
- Enhance the security of your accounts and transactions;
- Provide location-based services, including helping you locate nearby branches or ATMs; and
- Support other features of the App that require location information.

The App does not collect location information while the App is not in use.

You may choose whether to allow the App to access your location when prompted. You may also review, modify, or disable location permissions through your device settings. Disabling location permissions may limit the availability or functionality of certain location-based features.

ODFCU does not use location information for purposes unrelated to providing, securing, supporting, or improving the Mobile Banking App and its services

Changes to This Privacy Notice

ODFCU may update this Privacy Notice from time to time. Material changes will be posted within the App or on our website. Continued use of the App after changes become effective constitutes acceptance of the revised Privacy Notice.

Contact Us

If you have questions regarding this Privacy Notice or the Mobile Banking App, please contact us [here](#), call us or stop by our lobby.

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