

**COOPERATIVE BUSINESS SERVICES, LLC**  
**GENERAL PRIVACY POLICY**

This General Privacy Policy (this “General Policy”) explains what information Cooperative Business Services, LLC (the “Company”) collects through its website, [www.cbscuso.com](http://www.cbscuso.com) (the “Website”), including the mobile version, why that information is collected, and how it is used. By using the Website, you accept and agree to be bound by this General Policy. For purposes herein, you are referred to as “You” or “Your.”

In consideration of Your access to and use of the Website, You agree as follows:

1. What Type of Information is Collected. While accessing and/or using the Website, the Company may receive and/or collect information from or about You, directly or indirectly. In some instances, You may provide information directly to the Company through the Website. The information collected may be any information including personally identifiable information that can be used to contact or identify You (“Information”). Information collected through the Website may include, but is not limited to, name(s), address, phone numbers, email address, social security numbers, employment identification numbers, account balances, account numbers, and payment history, income, credit history and credit score, business and demographic information and copies of driver’s licenses, information about your company and job position, financial information, passports, cookies, usage data, and other identifiable information.

Company may also collect Information from You automatically using technologies such as Google Analytics, and such Information collected may pertain to your equipment, browsing actions and patterns, as well as the other information described above. Information may also include Your traffic pattern through the Website, and any communications between Your computer and the Website. The Company, through automatic processes, may also collect information about the type of computer You use, Your Internet connection, Your IP address, Your operating system and Your browser type.

2. Use of Information. Company may use Information for Company’s everyday business purposes which business purposes include, but are not limited to, processing requests, providing services, and improving the Website. Information may be provided to Company’s subsidiaries and affiliates without Your consent. Company may also provide, and disclose, any Information, without Your consent: (i) to Company’s service providers; or (ii) with respect to, or in connection with, asset or ownership acquisitions, divestitures, sales or purchases, involving the Company; or (iii) if Company is required by law, statute, ordinance, rule, or regulation, or if Company reasonably believes such disclosure is necessary to comply with legal or regulatory requirements, including in response to service of process, or in urgent circumstances to protect the personal safety of an individual. Information gathered by the Company will be solely used for Company’s purpose as a credit union servicing organization and will not be used for any unlawful purpose or subject to further unauthorized disclosure.

3. Cookies. Company may utilize “cookies” and server logs to collect information about how the Company’s Website is used. Cookies are small files that websites save to your hard disk or to your browser’s memory. Information gathered through cookies and server logs may include the date and time of visits, the pages viewed, the time spent on the Website, and the websites visited just before and just after visiting the Website. Most Internet browsers automatically accept cookies, but you can usually modify your browser settings to decline cookies or to notify you when a cookie is being placed

on your computer. If you choose not to accept cookies, you may not be able to experience all of the features of the Website.

4. Security. Company uses commercially reasonable methods to ensure the security of the information You provide to us and the information that is automatically collected. This includes using standard security protocols and working with reputable third-party vendors. Electronic mail (email) is not recognized as a secure medium of communication. For this reason, we request that You do not send sensitive information to us by email. If You do, it is at Your own risk.

5. Changes to Policy. Company may, in its own discretion and from time to time, change, update or modify this Policy. When Company does, it will date the revised Policy. You should revisit this page periodically to become aware of the most recent privacy terms; Your use of the Website after such changes have been posted constitute Your agreement to such changes.

6. Contact. For questions or concerns regarding this Policy, including requests to view, change or remove any Information associated with Your account or profile, please contact us at the following address and/or phone number:

CBS, LLC  
Attn: Compliance  
8150 Corporate Park Drive, Suite 300  
Cincinnati, OH 45242