

## ONLINE PRIVACY POLICY

**Chat Features.** The Grow Financial Federal Credit Union (“Grow”) web properties may provide communication channels via online chat that allows Grow to interact with members and consumers (collectively “Consumers”) via chat. Transcripts of chat sessions are recorded for training, quality control, analytics, and other lawful purposes and may be viewed by Grow and Glia our third-party vendor that provides online chat solutions during or after the chat interaction. While Consumers are engaged in chat sessions, Grow and Glia may also be able to view the Consumers’ screens and see what actions the Consumers are taking on Grow’s platform (e.g. on Grow’s website, Grow’s online banking, and Grow’s mobile banking). Glia collects, uses, stores, shares, disclosures, and protects customer personal information in accordance with Glia’s privacy policy. If you choose to interact with us via online chat, you must provide your affirmative consent of this data collection practice at the beginning of each chat session. If you decline permission, you will be unable to begin an online chat session.