AMERICA'S FIRST FEDERAL CREDIT UNION
COOKIE POLICY

America's First Federal Credit Union is committed to protecting your privacy and to providing a seamless and secure online experience. This *Cookie Policy* (this "Policy") explains how we use cookies and similar technologies on our website, mobile application, and other digital services. It also outlines your choices for managing these technologies. This policy complements our *Website Privacy Policy* and our *Privacy Policy*.

1. What Are Cookies? Cookies are small text files placed by a website on your computer or mobile device when you visit that website. Cookies allow the website to recognize your device, store preferences, and collect data to enhance functionality and user experience.

2. Types of Cookies We Use. We use the following types of cookies to provide services to you:

- **Essential Cookies**. Essential cookies are necessary for the operation of certain services, enabling features like secure logins, online banking, and form submissions. These cannot be disabled as they are critical to functionality. Example: A cookie that keeps you logged into online banking during your session.

- **Functional Cookies**. Functional cookies remember your preferences, such as language settings or customized account alerts. Example: A cookie that saves your choice to receive monthly e-statements.

- **Analytics Cookies**. Analytics cookies collect data on how you use our services (e.g., pages visited, time spent, or links clicked) in order to analyze performance and improve our website and mobile application software. Example: A Google Analytics cookie tracking which pages members visit most.

- **Advertising Cookies**. Advertising cookies deliver personalized ads or content based on your browsing behavior.

3. How We Use Cookies.

- **Ensure Functionality**: We use cookies to support access to online banking, mortgage applications, and other services.

- **Personalize Your Experience**: We use cookies to tailor content, such as product recommendations or financial tips, based on your interests.

- **Analyze Usage**: We use cookies to understand how members interact with our services to optimize design and performance.

- **Deliver Relevant Ads**: We use cookies to provide promotions or offers that match your needs, both on our services and third-party platforms.

- **Enhance Security**: We use cookies to protect and prevent fraud or unauthorized access.

4. First-Party and Third-Party Cookies. AmFirst creates first-party cookies in order to manage services. Third-parties such as analytics providers and advertising networks create third-party

cookies. We require third-party providers to adhere to federal privacy law and our data-protection standards, and we conduct assessments to ensure compliance. Third-party cookies are subject to the providers' privacy policies, which we encourage you to review.

5. Cookie Duration. "Session cookies" are temporary and are deleted when you close your browser. "Persistent cookies" remember your preferences and may remain on your device for a period of time or until you delete them.

6. Managing Cookies. You may configure your browser to block, delete, or notify you about cookies. Note that disabling cookies may affect functionality, such as access to online banking.

7. Updates to This Policy. We may update this policy to reflect changes in our practices, laws, or our services. The updated policy will be posted to our website.

8. Contact Us. For questions or concerns about anything covered in this Policy, you may contact us at:

- **Email**: memberservices@amfirst.org
- **Phone**: (205) 320-4000 or toll-free at 1-800-633-8431
- **Mail**: America's First Federal Credit Union, Attention: Member Services, P.O. Box 11349, Birmingham, AL 35202.
- **In Person**: Visit any of our branch locations.

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