Children's Privacy Policy

Your child's privacy is important to us. This Children's Privacy Policy covers the Chase First Banking[™] program. It explains how we collect, use, and disclose personal information collected online from children under the age of 13 in compliance with the Children's Online Privacy Protection Act ("COPPA"). All information below and references to "Your Child" pertain exclusively to children under the age of 13. For more information on Chase's privacy and security practices for Chase online services, please go to our <u>Online Privacy Policy</u>.

Personal Information We Collect About Your Child

Before your child uses Chase First Banking, you'll enroll them into the program and consent to our collection, use, and disclosure of their personal information in connection with their participation in Chase First Banking. We won't require your child to disclose more personal information than is necessary to interact with the program.

During enrollment you'll provide your child's name, date of birth, and address. We also require an email address for your child but you can opt to put your email address if your child doesn't have one. You're required to create a username/password for the child's online account access. When your child uses Chase First Banking, they'll have the ability to make changes to their personal information such as their:

- account nickname
- telephone number(s)
- physical address (this doesn't change the address on file that account documentation is mailed to)
- email address

• username and password

By enrolling your child in Chase First Banking, you consent to our collection of the personal information above to the extent your child chooses to update his or her profile, which may occur without notice to you. As described below, you have the right at any time to review the personal information we collect from your child online, refuse to allow further use or collection, or request deletion of that information.

Usage and Other Information

In addition to the personal information described above, we may collect certain information about your child's use of our online services. For example, we may capture the IP address of the device they use to connect to the online service, the type of operating system and browser they use, and information about the site they came from, the parts of our online service they access, and the site they go to next. We or our partners may also use cookies, web beacons or other technologies to collect and store other information about their visit to, or use of, our online services. In addition, we may later associate the usage and other information we collect online with personal information about them.

Chase Mobile

When your child interacts with us through Chase Mobile, we may also collect information such as unique device identifiers for their mobile device, screen resolution and other device settings, information about their location, and analytical information about how they use their mobile device.

Use of Information

We use the information discussed above in a number of ways, such as:

- Processing transactions;
- Verifying your child's identity (such as when they access their account information);

- Preventing fraud and enhancing the security of their account or our online services;
- Responding to their requests and communicating with them (which will include sending any text or email account alerts that are activated for the account)
- Managing their preferences;
- Performing analytics concerning their use of our online services;
- Operating, evaluating and improving our business (including developing new products and services; improving existing products and services; performing data analytics; and performing accounting, auditing and other internal functions);
- Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations and our policies; and
- For any other purposes that we may specifically disclose to you during enrollment or in connection with your or your child's use of Chase First Banking.

We may also use data that we collect on an aggregate or anonymous basis (such that it doesn't identify you or your child) for various business purposes, where permissible under applicable laws and regulations.

Disclosure of Information

We may share the information we collect from and about your child with our affiliates and others. For example, we may share their information with:

- Chase service providers;
- Successors or affiliates in connection with a corporate transaction, such as a sale, consolidation or merger of Chase businesses; and
- Others to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical

issues; to respond to an emergency; or otherwise to protect the rights, property or security of our customers or third parties.

Parent or Legal Guardian Rights

As a parent or legal guardian, you have the right to:

- review the personal information collected online from your child;
- refuse to allow further use or online collection of personal information from your child; and
- delete the personal information collected online from your child (unless we're required by law to retain).

Chase First Banking is an online interactive experience. **If you don't want us to continue to collect or use your child's personal information, or if you ask us to delete it, we're required to remove their online profile and close the Chase First Banking account.**

To exercise any of these rights, please go to your Chase First Banking account on your account dashboard and choose "Children's Online Privacy" or go to <u>Children's Privacy Request</u> and follow the instructions provided.

Contact Details

If you have any comments, questions or concerns about any of the information in this Policy, please contact us a <u>1-800-935-9935</u> or review our <u>Frequently Asked</u> <u>Questions</u>.