



Premier America Chatbot and Live Chat Cobrowse Service Privacy Notice

January 19, 2023

This Premier America Chatbot and Live Chat Cobrowse Service Privacy Notice summarizes the personal information collected, used and shared by Premier America Credit Union (“Premier America”) through the Premier America Chatbot (“Bot”) and Live Chat Cobrowse (“Live Chat”) services. This Chatbot and Co-Browse Live Chat Service Privacy Notice is only a summary of our practices that are relevant to our Bot and Live Chat services. Please refer to the full [Premier America Privacy Notice](#) for more information regarding how we collect, use and disclose your personal information.

The Bot and Live Chat Services are intended for visitors covered by the [Premier America Privacy Notice](#) and are not intended for individuals residing outside of the United States of America.

The Bot

The Bot is a chatbot powered by Artificial Intelligence (AI) with a conversational interface to users. It is not a live engagement with a human being; however, you may be presented with the option to request a Member Service Representative contact you. If you request that a Member Service Representative contact you, you will be asked to supply your contact information. The Bot is accessible through the Premier America website. The Bot uses natural language recognition capabilities to determine the user’s intent and what it is saying to respond and to questions and requests. Because the Bot uses AI, it learns continuously from each user interaction.

- **Chat with Bot.** If you choose to use the Bot, know that it is enabled by our service provider, eGain Corporation (“eGain”) and its affiliates and its own service providers. All images, video, audio, other data provided to the Bot and your general interaction with the Bot are recorded, transcribed, and received by Premier America and eGain. We do not control eGain’s collection, storage, use and subsequent disclosure of your personal information to third-parties, including its service providers. Prior to using

this Bot service, please review eGain's Privacy Policy for more information regarding its use, disclosure and processing of your personal information. eGain's Privacy Policy is available on its website, <https://www.egain.com/privacy-policies/>. If you have difficulty accessing the eGain's Privacy Policy, or if it is no longer available through this hyperlink, please contact eGain directly for assistance.

Further information about the third parties we share your information with:

- **There are Operating Systems, Service Providers and Platform** companies that enable the Bot or app software, develop the software on your device and the locations where the apps and chat bots may be used, sold or downloaded (e.g., eGain's Virtual Assistant, SuperChat, and Advisor Desktop Services, and cloud services provided by Amazon Web Services and Microsoft Azure). Amazon and Microsoft have their own policies about how they handle your data. You may review Microsoft's privacy statement at <https://privacy.microsoft.com/en-us/privacystatement>. You may also review Amazon's Privacy Notice at <https://www.amazon.com/gp/help/customer/display.html?nodeId=GX7NJQ4ZB8MHFRNJ>. If you have difficulty accessing these privacy policy statements, or if they are no longer available through these hyperlinks, please contact Microsoft and Amazon directly for assistance. We do not control their collection, storage, use and subsequent disclosure of your personal information. Prior to using this Bot service, please review these privacy statements for more information regarding their use of your personal information.

Live Chat

Live Chat is an instant messaging service implemented by Premier America to assist both credit union members and non-members in learning more about financial products and services. Live Chat is provided on an "as is" and "as available" basis. Use of Live Chat does not trigger a legal relationship with Premier America. Content provided through Live Chat is intended for informational purposes only and does not constitute and shall not be relied on as professional or legal advice. Premier America disclaims, to the maximum extent permitted by law, all liability for the availability, timeliness, security or reliability of Live Chat or the accuracy of any responses. Premier America may modify, suspend or discontinue Live Chat without notice at any time and without liability. Premier America does not accept any liability for any injury, loss or damage incurred by

use of or reliance on the information and advice provided via Live Chat and you hereby release Premier America from any such liability arising from your use of Live Chat.

- **Live Chat with Premier America.** If you choose to use Live Chat, know that it is enabled by our service provider, eGain Corporation (“eGain”) and its affiliates and its own service providers. All images, video, audio, other data provided and your general interaction during the Live Chat session are recorded, transcribed, and received by Premier America and eGain. We do not control eGain’s collection, storage, use and subsequent disclosure of your personal information to third-parties, including its service providers. Prior to using this Live Chat service, please review eGain’s Privacy Policy for more information regarding its use, disclosure and processing of your personal information. eGain’s Privacy Policy is available on its website, <https://www.egain.com/privacy-policies/>. If you have difficulty accessing the eGain’s Privacy Policy, or if it is no longer available through this hyperlink, please contact eGain directly for assistance.
- **Providing Your Information.** During your Live Chat session, you may be asked to provide basic information such as your name, email address, and/or phone number. Please do not share any non-public personal information through Live Chat. Premier America is committed to your privacy and agrees to use the information provided through Live Chat in accordance with this Premier America Chatbot and Live Chat Service Privacy Notice and the full [Premier America Privacy Notice](#). Your information will be also disclosed in accordance with applicable local, State and Federal Laws and regulations, lawful subpoena, or court order. Premier America and/or eGain may keep transcripts of your Live Chat session for quality assurance and training purposes.
- **Automatically Collected Statistics.** When you visit to our website, we automatically gather information about your visit, including information about your browser version and IP address. This information identifies you as a unique visitor to our web services and does not provide us any other personal information about you. This information allows us to report on the traffic on our webpage so we can understand the impact of our work and improve your future online experience with us. This information is viewed and reported aggregately. We may temporarily store a cookie on your computer to allow us to send chat messages, web pages and files to you. Any such cookies will dissolve at the end of the Live Chat session.

- **Assumption of Risk and Consent.** With any online service, there is some level of risk when communicating over the internet. By reading and agreeing with this Premier America Chatbot and Live Chat Service Privacy Notice and the full [Premier America Privacy Notice](#), you give permission to Premier America to provide you with assistance via Live Chat. Furthermore, you agree to allow Premier America to use the information you provide in accordance with this Premier America Chatbot and Live Chat Service Privacy Notice and the full [Premier America Privacy Notice](#). Moreover, you understand that while Premier America will undertake efforts to protect your personal information, it is not responsible for any non-public personal information you may enter during use of Live Chat or that Premier America is legally required to disclose.

Further information about the third parties we share your information with:

- **There are Operating Systems, Service Providers and Platform** companies that enable Live Chat or app software, develop the software on your device and the locations where the apps and Live Chat may be used, sold or downloaded (e.g., eGain's Virtual Assistant, SuperChat, and Advisor Desktop Services, and cloud services provided by Amazon Web Services and Microsoft Azure). Amazon and Microsoft have their own policies about how they handle your data. You may review Microsoft's privacy statement at <https://privacy.microsoft.com/en-us/privacystatement>. You may also review Amazon's Privacy Notice at <https://www.amazon.com/gp/help/customer/display.html?nodeId=GX7NJQ4ZB8MHFRNJ>. If you have difficulty accessing these privacy policy statements, or if they are no longer available through these hyperlinks, please contact Microsoft and Amazon directly for assistance. We do not control their collection, storage, use and subsequent disclosure of your personal information. Prior to using Live Chat, please review these privacy statements for more information regarding their use of your personal information.

The Bot and Live Chat is enabled by eGain Virtual Assistant, SuperChat, and Advisor Desktop Services. The eGain Virtual Assistant, SuperChat, and Advisor Desktop Services is a set of web-services that enable intelligent services and connections using conversation channels you authorize. As a service provider, eGain will transmit content you provide to our bot/service in order to enable the service, including Live Chat. In addition, your interactions with this bot/service and Live Chat are also

subject to the conversational channel's applicable terms of use, privacy and data collection policies.

By using the Bot and/or Live Chat services, you agree to the collection, use, disclosure, and processing of your personal information pursuant to this Premier America Chatbot and Live Chat Service Privacy Notice and the full [Premier America Privacy Notice](#). You also agree to the collection, use, disclosure and processing of your personal information by our service providers pursuant to their own privacy policies. Such service providers include, without limitation, the companies expressly referenced in this Premier America Chatbot and Live Chat Service Privacy Notice. You further consent that all images, video, audio, and other data provided to the Bot and/or during Live Chat and your interaction with the Bot and/or during Live Chat may be recorded, transcribed, collected, used, shared, and processed by Premier America and all of its service providers involved in providing the Bot and Live Chat services.