

Biometric Data Privacy Policy

Effective Date: 2/9/2026

Jovia Financial Federal Credit Union (“Jovia,” “the credit union,” “we,” or “us”) respects the privacy of its members and applicants for membership or loans (“you”). As a financial institution subject to federal regulations pertaining to the privacy of consumer financial information, Jovia has instituted this Biometric Data Privacy Policy (“policy”) which describes our privacy practices concerning biometric information and biometric identifiers (collectively, “biometric data”) collected in connection with maintenance for your membership and accounts.

1. Purpose of Data Collection

We collect and use biometric data to provide secure and efficient identity verification. This is used to enhance security and improve your experience with our services

2. Collection and Use of Biometric Data

We collect voiceprint data, which is a unique representation of your voice for the sole purpose of verifying your identity. We do not collect, capture, or store biometric data for any other reason.

3. No Sale of Biometric Data

Your biometric data will not be sold, leased, or traded by Jovia or its vendors. We may share your biometric data with service providers (“vendors”) who help us deliver secure authentication services. These vendors are bound by strict contractual confidentiality and data protection agreements, restricting their use of the data solely to the purpose of providing services to Jovia and improving those services.

4. Data Security

Jovia and its vendors have implemented reasonable, industry-standard safeguards to protect your biometric data, including encryption in transit and at rest, to prevent unauthorized access or disclosure. Data shared with vendors for training purposes will be securely stored and, where possible, de-identified.

5. Retention and Destruction

Jovia and its vendors will permanently destroy your biometric data when the first of the following occurs:

- The initial purpose for collecting the data has been satisfied; or
- Within 3 years of your last interaction with Jovia; or
- Request of consumers to destroy their biometric data

6. Member Rights

You may opt out of biometric authentication at any time by notifying us at:

Email: info@jovia.org

Address: 1000 Corporate Dr., Westbury, NY 11590

Phone: 1.855.JOVIA4U

Opting out will not affect your ability to use our services, but you may need to use alternative authentication methods

7. Data Breach Notification

In the unlikely event of a data breach involving biometric data, we will notify affected individuals as required by law

8. Disclosure

Jovia will not disclose or disseminate any biometric data to anyone other than its vendors and the licensor of Jovia’s consumer verification software providing products and services using biometric data without/unless:

- First obtaining consumer consent to such disclosure or dissemination.
- The disclosed data completes a financial transaction requested or authorized by the consumer.
- Disclosure is required by law or ordinance; or
- Disclosure is required pursuant to a valid warrant or subpoena issued by a court of competent jurisdiction.

9. Contact Information

If you have any questions about our use, storage, or security of your biometric data you can contact us at:

Email: info@jovia.org

Address: 1000 Corporate Dr., Westbury, NY 11590

Phone: 1.855.JOVIA4U