



PFCU Credit Union Biometric Information Notice

Effective Date: June 2026

Overview

This Notice describes how PFCU Credit Union ("PFCU") collects, uses, and protects biometric data to verify identity and prevent fraud in accordance with applicable federal and Michigan law.

Biometric Data Defined

Biometric identifiers include fingerprints, voiceprints, or facial geometry. Biometric information is any data derived from these identifiers used to identify an individual.

Purpose

PFCU uses biometric data for identity verification, fraud prevention, account security, and voice authentication where applicable.

Disclosure

PFCU does not sell or profit from biometric data. Data may be shared with authorized service providers, as required by law, or to complete a member requested transaction.

Security

PFCU maintains administrative, technical, and physical safeguards consistent with its protection of other sensitive member data.

Retention

Biometric data is retained only as long as needed to fulfill business and legal purposes and is securely destroyed when no longer needed.

Your Choices

Members may opt out of biometric authentication and request alternative verification methods by contacting PFCU at 844-517-3611.

Frequently Asked Questions:

Q: What is Voice ID?

A: Voice ID is a voice-based method of identity verification. Once enrolled, PFCU will quickly verify your identity using your voice when you call us.

Q: What are the benefits of using Voice ID?

A: Voice ID is faster and more secure than traditional authentication methods. Plus, there are no PINs, passwords, or security questions to remember.

Q: Why did PFCU decide to do this?

A: To further protect our members. Technology is always changing and we want to keep up on the latest ways to enhance our security and protect our members.

Q: Is it possible for someone to mimic me and gain access to my accounts

A: Everyone's voice print is as unique as their thumbprint. Our voice ID software is tested and screened against the latest technology consistently and it can detect the difference between real voices vs AI voices and is very safe. It has never been bypassed. Your voiceprint is composed of over 100 one-of-a-kind characteristics. Most of these, including physical characteristics like the size or shape of your larynx, can't be mimicked. Voice ID is a very secure method of identity verification.

Q: If I'm sick or my voice changes, will Voice ID work?

A: Generally, yes. If for some reason we can't ID your voice, we can still verify your identity using security questions.