

Members 1st Federal Credit Union

Biometric Authentication Privacy Notice

Last updated June 5, 2025

This Biometric Authentication Privacy Notice (“Privacy Notice”) outlines how Members 1st Federal Credit Union (“Members 1st FCU, “we”, “us”, “our”) collects, uses, retains, and shares your personal information in connection with identity verification and biometric authentication. For more information on how we process personal information, as well as any rights you may have with respect to your data, please see our general [Privacy Policy](#).

Identity Verification using Voice Recognition. Upon your consent and enrollment when you call our call center, your identity will be securely authenticated using a biometric voiceprint, or “voice profile.” In such instances, our voice recognition solution provider, ValidSoft, will collect unique features of your voice in real-time, measuring certain voice characteristics, including sound, patterns, and rhythm, as well as other acoustic traits, which will be used only for identity verification, fraud prevention (determining whether a “deepfake” is being used), and security purposes. We will not use your voice profile for any other purpose.

Our trusted third-party provider retains your voice profile for the duration of your Members 1st FCU account or until you withdraw your consent (i.e., you unenroll from voice authentication) and attaches it only to a unique, synthetic ID, as it does not have access to your name or other personal identifiers. Neither we nor our provider will share this information with any other party unless necessary to provide the service or required by law.

After your voice profile is created, each time you call, ValidSoft will determine in real time whether the audio matches your voice profile and associated synthetic ID. If we are unable to authenticate your identity using voice biometrics, we will use our other current methods of authentication with the information gathered from the voice authentication to sufficiently verify your identity. If at any time you wish to unenroll to stop the use of voice recognition to verify your identity, or you close your account with Members 1st FCU, ValidSoft will delete your voice profile and associated synthetic ID.

Please see ValidSoft’s [Privacy Policy](#), for more additional information regarding its collection and use of personal information.

Changes to This Privacy Notice. We may periodically update this Privacy Notice. We recommend reviewing this Privacy Notice regularly.

Contact Us. If you have any questions or concerns regarding this Privacy Notice, please call us at (800) 237-7288 or send an email to info@members1st.org.

NOTE: Our voice recognition services are not available to residents of Texas, Colorado, Illinois, or Washington.