## **Privacy & Security**

# **Consumer Privacy Policy**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### **VIEW OUR FULL PRIVACY NOTICE**

# **Children's Online Privacy**

We do not knowingly collect, use, or maintain any information through our websites from or about children who are under the age of 13 years. If we determine that a child under the age of 13 has provided us with information through one of our websites, we will use this information only to notify his or her parents that the information was received.

# Online Privacy, Security & Information Gathering Policy

Last Updated: November, 2022

Surety Bank is committed to safeguarding your confidential information and maintaining the security of our online products and services. In addition to this statement, please view our full <u>Privacy Notice</u>, which addresses our general policies for collecting and sharing customer information.

### **Security**

We maintain appropriate physical, electronic and procedural safeguards to protect the security, integrity and privacy of your personal information. Information you submit through Surety Bank website is encrypted to industry standards. No confidential or personal information should be sent through regular email since those email transmissions may not be secure.

We continually review our security safeguards in order to protect customer information that we gather, transmit and store in connection with our online products and services. Remember to educate yourself on scams and threats and to maintain your computer operating system and data security software up to date. We will never ask for personal identifying information, login or password information in an email message. Also, never click on an unverified link in an email message. See <u>Fraud Prevention</u> to learn more about protecting yourself.

### **Information Gathering**

We obtain information about our clients and website users online when you provide your information to us directly to complete online forms or obtain online services or indirectly as part of the information we collect on our websites. One example of information we collect indirectly is information collected through our internet access logs. When you access our website, your internet address is automatically collected and is placed in our internet access logs. We may also record the URLs of the websites and pages you visit before, during and after your visit to our website, the times and dates of these visits, information about the computer hardware and software you use, and other information that may be available.

We may collect information directly from you in a number of ways, including through the use of cookies. Cookies are small files of information which save and retrieve information about your visit to the website such as how you entered our website, how you navigated through the website, and what information you viewed. The cookies we use identify you merely as a number. We use cookies to record information on customers' visits and use of our websites in order to administer and improve our websites. We do not use cookies to store or transmit any personally identifiable information.

Temporary "session" cookies are also used to facilitate customer navigation within our website. Session cookies are deleted once you close your internet browser. We may also use "persistent" cookies that are retained on your computer after your visit ends so we can identity your preferences and enhance your next visit to our website.

In addition, cookies help us manage and monitor internet traffic from third-party websites to ours and identify which areas of our website are used most often and for how long. We may provide this type of aggregate information to non-affiliated application service providers that compile statistical or other information for us. This feedback and analysis allows us to continually update our website.

We also collect information directly when you voluntarily submit it to us and offer you the opportunity to sign-up for electronic services or notifications. In addition to our cookies, we may use cookies from advertising partners, transparent GIFs or web beacons to help us gather information about the effectiveness of our advertising. We do not gather personally identifiable information from this use and it does not affect our protection of your information.

You can block cookies by changing the settings on your internet browser or through the use of software programs specifically designed to block cookies. You should be aware that blocking cookies or using certain security software settings may prevent you from logging onto your accounts or limit your online activities. If you employ "do not track" signals while visiting our website, we will not collect information about your visit, nor will any third-party included on our site.

## **Changes to this Policy**

This Online Privacy, Securing & Information Gathering Policy is subject to change. Please review it periodically. If changes are made, the "Last Updated" date at the top of this Policy will be revised. Any changes to this Policy will become effective when posted unless indicated otherwise.