



## PRIVACY POLICY

At Global Bank we are committed to protecting the information you provide us. It is important to us to keep the information you provide to us confidential and we have implemented procedures for collecting, using, retaining and maintaining the security of your nonpublic personal information. We do not sell or trade your information to any sales organizations or marketers.

### Information We Collect

We collect “nonpublic personal information” (“information”) about you from a variety of sources, such as:

- Information we receive from you on applications, other forms or visits to our internet website (such as your social security number, name and address);
- Information we obtain from your transactions with us, our affiliates or non-affiliated third parties (such as your account balance and payment history); and
- Information we receive from consumer reporting agencies.

We limit our collection of information to that which we believe is necessary to conduct our business properly, provide excellent service to you and to offer you additional products and services we believe will be of interest to you.

### How Information We Collect is Used

We will use information we collect about you:

- to provide products and services to you;
- to identify additional products and services that may be of value to you;
- to protect your accounts and guard against unauthorized access to information; and
- in accordance with the principles of this policy.

### What Information We Share with Non-affiliated Third Parties

We do not sell information and we do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We may disclose all of the information we collect, as shown above, to companies that perform marketing services on our behalf. We may also disclose information to companies we hire to provide operational support or to supply products and services to you (such as check printing companies). All of these companies are contractually obligated to use the information only for the services we have asked and to keep such information confidential.

Please be advised that because we do not share your information with non-affiliated third parties (other than as permitted by law), there is no need to notify us or to respond to us to ‘opt-out’.

### Links to Other Sites

We may provide links to third party sites, such as credit bureaus, service providers, or merchants. If you follow links to sites not affiliated or controlled by the bank, you should review their privacy and security policies and other terms and conditions, as they may be different from those of our sites. The Bank does not guarantee and is not responsible for the privacy or security of these sites, including the accuracy, completeness, or reliability of their information

### How We Protect the Confidentiality of Information We Collect

We restrict access to information about you to those employees who need to know that information to provide services or products to you. Under no circumstances are employees permitted to discuss or otherwise share customer information with unauthorized persons. We maintain physical, electronic and procedural safeguards that comply with federal standards to protect your nonpublic personal information.

### **Data Security**

To protect Personal Information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. These measures may include device safeguards and secured files and building as well as oversight of our third party service providers to ensure information remains confidential and secure. When you submit sensitive information via the Sites, your information is protected both online and offline. However, since the internet is not a secure environment, we cannot guarantee, ensure, or warrant the security of any information you transmit to us. There is no guarantee that information may not be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical, or managerial safeguards. It is your responsibility to protect the security of your Personal Information.

### **Cookies**

"Cookies" are a technology that can collect, store and sometimes track information. A cookie is a small data file that can be placed on your hard drive when you visit certain websites. We also may use cookies to collect information. Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted Personal Information. Cookies allow us to collect information such as browser type, time spent on the Sites, pages visited, and additional information associated with the Sites. We use the information for security purposes, to facilitate navigation, to display information more effectively, to customize your experience while engaging with us, and to recognize your device to allow your use of our online products and services. You can refuse to accept these cookies as most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconveniences in your use of the Sites and some online products and services.

### **No Children Under the Age of Thirteen**

The sites are not directed to individuals under the age of thirteen, and we request that these individuals do not provide Personal Information through the sites. We do not knowingly collect information from children under the age of thirteen. If you believe we have inadvertently collected information from child under the age of thirteen without parental consent., please notify us immediately through any of the contact methods listed in this notice. For more information about Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission website.

### **Do Not Track**

The Sites do not respond to web-browser "Do Not Track" signals.

Please contact us if you believe that our records reflect inaccurate or incomplete information. We will promptly investigate and correct any inaccuracies.