

Online Privacy Notice

Your privacy is important to us and we want to ensure that the personal information we collect is protected. This notice provides how we collect information through our website, mobile applications and other online platforms. By accessing our website, mobile applications or other online platforms, you consent and agree to the terms of this notice.

This notice supplements but does not replace the Bank of Brodhead d/b/a Vault.Bank privacy policy which can be accessed at:

Information We Collect

Personal information collected through our sites includes information you directly provide when completing forms or transacting with us. We may also collect information you do not directly provide such as information about the device you use to connect to the sites (including but not limited to behavioral biometrics related to your use of the device for identity verification, fraud avoidance, and security purposes) the type of operating system and internet browser utilized, and information obtained from cookies or other technology that have been placed on your device. We may supplement the information we receive about you from other sources.

We collect various types of information, including:

- **Personal Information:** This includes your name, address, email, phone number, Social Security number, and financial information you provide when you open an account or use our services.
- **Non-Personal Information:** Non-Personal Information: We may collect non-personal information about your visit to our website, including your IP address, browser type, pages visited, and the time spent on each page. This also includes behavioral biometrics related to your use of the device for identity verification, fraud avoidance, and security purposes. Behavioral biometrics may involve analyzing patterns in your interactions with our services, such as typing speed, mouse movements, and touch pressure.
- **Cookies and Tracking Technologies:** Our website may use cookies and similar tracking technologies to enhance your experience. You can control cookie preferences through your browser settings.

How We Use Your Information

We gather personal information when you access our Sites to apply for, obtain, or utilize our products and services, make inquiries, or provide feedback about them. As part of your interaction with our Sites, products, and services, we may request personal information through forms, surveys, applications, or online fields. Additionally, you may authorize us to collect personal

information from third-party sources. We may use this personal information and share it with our service providers:

We may use your information for various purposes, including:

- To provide, maintain, and improve our services
- To communicate with you about your account or transactions
- To process your transactions and send you related information
- To prevent fraud and ensure the security of our services
- To comply with legal obligations and regulatory requirements

Mobile App Permissions

To provide you with a seamless and enhanced banking experience, the Vault.Bank mobile app may request access to specific features on your mobile device. The following permissions may be required:

- **Device Location:** By granting this permission, the app can access your device's location. This enables location-based services, such as locating nearby ATMs and providing tailored offers based on your geographical area.
- **Photos, Files, and Storage:** Access to your device's storage is necessary for the app to attach files for secure messaging and manage any documents related to your account.
- **Notifications:** If you enable notifications, the app will send you alerts regarding important updates, account activity, and promotional offers to keep you informed and engaged.

You have control over these permissions and can manage them through your device's settings. Please note that restricting certain permissions may limit the functionality of the app.

Behavioral Advertising

At Vault.Bank, we utilize personal information to enhance our online advertising efforts, which may include various formats such as banner ads and splash ads on our Sites. We may partner with third-party advertising companies to promote our products and services, delivering related

advertisements on external websites and mobile applications. To better tailor these advertisements to your interests, we may collect information about your online activities across different websites and services. This practice, known as online behavioral advertising, involves tracking your web-browsing activities over time to deliver relevant ads based on your browsing history and demographic information.

To give you control over online behavioral advertising, we offer opt-out options; however, maintaining this choice requires your browser to accept cookies. If you clear your cookies, switch devices, or change browsers, you may need to opt out again. Additionally, while some browsers have "do not track" settings, our Sites may not respond to them, and opting out of targeted ads doesn't prevent us from collecting information for other purposes. Even if you opt out, you may still receive generic advertising. We may also share your personal information with third-party advertisers to support targeted advertising and promotional programs, including rewards programs, from which you can choose to opt out. For details on opting out, please refer to the terms of the respective rewards programs.

Data Security

At Vault.Bank, we prioritize the protection of your personal information by employing a range of effective administrative, technical, and physical security measures across our Sites. These measures include advanced computer safeguards, secure file storage, and protected facilities. When sharing information with third-party service providers or marketing partners, we limit their ability to use or disclose this information and require them to apply appropriate security measures to protect it. We retain your information only as long as necessary to conduct business with you, fulfill the purposes outlined in this notice or at the time of collection, and comply with legal obligations, resolve disputes, and enforce agreements. While we strive to ensure the security of your data, please understand that no data transmission or storage system can be guaranteed to be completely secure. Therefore, we cannot warrant that our information security systems or those of our service providers and partners are invulnerable to breaches or compromises.

Changes to This Privacy Notice

We reserve the right to update this Online Privacy Notice at any time to reflect changes in our practices or legal obligations. Any revisions will be posted on this page, accompanied by a new effective date. We encourage you to periodically review this notice to stay informed about how we protect your privacy and your personal information. Your continued use of our services after any changes constitutes acceptance of the revised terms.