

## Online Privacy Practices

Citizens Bank & Trust Co.

We gather information online that helps us protect you; maintain the security of our website, and to provide the online services that you request. We do this through the use of cookies and the information that you submit to us online.

### Types of Information Collected

- Information that we receive from online applications, forms, or emails.
- Transaction information that you submit through our online banking service.
- The Internet address (referral site) which brought you to our web site.
- The name and version of your web browser.
- Your Internet Protocol (IP) address, the date and time you access our web site.
- Pages visited on our website and the duration of your online session.

### Reasons We Collect This Information

#### **For our everyday business purposes -**

- such as to process your transactions, maintain your accounts, and respond to your online requests.

#### **For security purposes -**

- such as to maintain a secure session, authenticate your computer, verify transactions, and detect fraudulent transactions.

#### **For site management -**

- to improve the site navigation, resolve performance issues, tailor the content that we display to you online.

### Sharing of Online Information

Online Information may be shared with our service providers for processing your requests and for everyday business purposes as further described in our Privacy Policy.

### Protection of Online Information

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### External 3rd Party Links

- Our website may include links to other 3rd party web sites. These links to external 3rd parties are offered as a courtesy and a convenience to our customers.
- When you visit these sites, you will leave our website and will be redirected to another site. This Institution does not control linked 3rd party web sites.
- We are not an agent for these third parties nor do we endorse or guarantee their products.
- We make no representation or warranty regarding the accuracy of the information contained in linked sites. We suggest that you always verify the information obtained from linked websites before acting upon this information. Also, please be aware that the security and privacy policies on these sites may be different from our policies, so please read third party privacy and security policies closely.
- This privacy policy applies solely to the Customer Information collected by this Institution.

### Third Party Cookies

- Our Service Providers may use cookies to collect some the above information. In some cases you must accept cookies in order to view our website or perform online banking transactions. These cookies do not store any personally identifiable information; they simply provide another level of security and help us analyze website activity.
- When you click on advertisements in our website or advertisements on linked 3rd party web sites, you may receive another cookie; however, you do not have to accept any cookies from third party advertisements.

### Account Aggregation Services

- We offer account aggregation services through our online banking product. This service allows you to consolidate your accounts from other providers so that you can view all of your accounts in one location. We do not disclose any of the information consolidated through this service. We may use aggregate information, which is not personally identifiable, to better understand the types of account(s) or services which may be most beneficial to you.
- Account aggregation sites allow you to consolidate account information from several sources into one online location. In order to provide this service, an aggregation provider may request your login information for our online banking service.
- If you provide your login information to a 3<sup>rd</sup> party account aggregation provider, you should ensure that the aggregation provider has appropriate policies to protect the privacy and security of any information that you provide.
- We will consider all transactions initiated by a 3<sup>rd</sup> party aggregator using your login credentials as authorized whether or not you were aware of a specific transaction.

#### Email Policies

- When you enroll for our online services, we will send you a welcome email. We may also send emails marketing various products and services offered by this Institution. We will always provide you an opportunity to opt-in or opt-out of marketing related emails.
- We will also send security related email notices when you sign-up for “notify me” alerts on your account(s) or whenever you change your passcode, security question, or email address.
- If you agree to accept electronic disclosures and/or online account statements, we may also send you notices of important account updates through email. For example, we may send you an email with updates to this privacy policy and/or we may send you a notice that you have an important message within online banking. For more information on how to enroll for electronic disclosures, please contact us at 318-375-3217.
- We will never send you an email asking for personal information such as your account number, ATM card number, PIN number, social security number, or login information.

#### Privacy of Children

- We do not knowingly collect names, emails addresses, or any other personally identifiable information from children.
- We do not knowingly market to children, nor do we allow children under 13 to open online accounts.

### **Questions**

If you have any questions about our privacy policy or concerns about our privacy practices, please contact us at [318-375-3217](tel:318-375-3217) or [cbtnemo@cbtofivivian.com](mailto:cbtnemo@cbtofivivian.com).

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