



ONLINE PRIVACY POLICY

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural, and the plural includes the singular.

Introduction

Locality Bank is committed to protecting your private information and providing transparency in communicating the ways in which we, and our partners, use that information. We want you to know how and why we share your information, and its positive impact on your experience.

This policy describes the types of information we, or affiliates of Locality Bank, may collect when you visit:

- This website
- Our mobile app
- In email, text, and other electronic formats

Examples of this type of information include your name, mailing address, email address, telephone number, account number, transaction history, social security number, driver’s license or other government identification numbers.

How We Use Your Information

We do not share information that we collect about you, but may use the information to enable us to serve you better, including:

- Presenting this website
- Responding to your questions
- Saving time when signing up for a new product or service
- Sending you special offers
- Provide you with notices about your account
- In any other way described when you provide the information
- For any other purpose with your consent

Data Collection

Locality Bank collects data to evaluate the effectiveness of our ads, improve our website and better personalize your experience, we may use cookies or other tracking technology.

What are Cookies?

A cookie is a small file placed on your computer’s hard drive by the web server. Cookies can be read only by the web server that sent the cookie to your browser, and they cannot be used to retrieve your email address, or any personal information stored on your computer. Cookies cannot reveal any personally identifiable information about you.

How Locality Bank Uses Cookies

Locality Bank does not collect or store personally identifiable information through the use of cookies. Through the use of persistent cookies, Locality Bank is able to learn how visitors use our site, such as which pages are viewed the most, to identify the most common navigation paths or to customize the presentation of information on the site.

Session Cookies

Locality Bank uses session cookies to assist in delivering some online transactions. Session cookies are necessary if you want to use certain online services, like online banking. Session cookies are no longer active after you log off the service that initiated them, and all session cookies are automatically deleted when you close all browser windows.

Third-Party Cookies

Locality Bank may contract with third parties to track visitor activity on our website. Cookies are used to track information about user visits, such as date and time of visits, pages viewed, time spent at the site, and site visited just before/after visiting the. The user activity is reported to us in the aggregate and is anonymous.

Children's Information

We do not knowingly collect or retain personally identifiable information from those under the age of 13. Their online privacy is protected by the Children's Online Privacy Protection Act (COPPA), which can be viewed on the [Federal Trade Commission's](#) website. If you are under 13, do not use or provide any information on this Website, make any purchases through the website, use any of the interactive or public comment features of this website.

Protecting Your Information

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. These measures comply with federal law and include computer safeguards, secured files and buildings. Some of the tools we use include, but aren't limited to:

Data Encryption - Strong encryption protocols are used that prevent unauthorized individuals from intercepting and viewing your information while it travels to and from our network.

Email Encryption - Email encryption is used to allow us to securely send messages and enables you to reply securely.

*Secure email practices - Never use email to send private information such as your user ID, password, account number or Social Security number. We will never ask you to send us confidential information via email.

Unfortunately, the transmission of information via the Internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

Accessing and Correcting Your Information

You can review and change your personal information by logging into the website and then logging into your online banking profile. You may also send us an email to support@localitybank.com or the Contact Us link on the website. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Contact Information

To ask questions or comment about this privacy policy and our privacy practices, contact us at:

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