

## ONLINE PRIVACY POLICY

Visitors to Peoples State Bank's Web site remain anonymous. We do not collect identifying information about visitors to our site. We may use standard software to collect non-identifying information about visitors, such as:

- Date and time our site was accessed;
- IP Address (a numeric address given to servers connected to the Internet)
- Web browser used
- City, state and country

The bank uses this information to create summary statistics and to determine the level of interest in information available on our site.

Additionally, information you submit via our online banking service is protected by encryption technology, which scrambles account information to reduce the possibility of access, by unauthorized individuals outside the Institution. To further protect your online banking services, the Institution requires the use of multi-factor authentication.

This bank reminds all of our customers that links in the Institution's Website can be found to websites not under our control. These Websites will not necessarily comply with Peoples State Bank's Information Security principles and standards.

Customers may send an email to communicate with Peoples State Bank's Customer Service, but we recommend that you do not send nonpublic personal information via email because email is not a secured method of communication. If we need to contact you in response to your e-mail, we will do so by phone or mail if our response requires personal confidential information.

The bank reminds all of our customers that confidential and private information may be compromised in both traditional and non-traditional banking activities. This bank can only establish policies and procedures to help restrict use of and access to confidential and private information. If any customer believes that confidential and private information has been compromised, please send a letter to the Compliance Officer at PO Box 1287, Shepherd, Texas 77371 or calling the Compliance Officer at (936) 628-3312 so that the potential breach can be investigated.

We recognize the importance of protecting children's identities and privacy online. Our web site is not directed at children, and we do not knowingly collect or maintain personal information from consumers under the age of thirteen.