

Peoples State Bank Online and Mobile Banking Privacy Policy

The Peoples State Bank Online and Mobile Banking Privacy Policy (“Policy”) applies to your interaction with Peoples State Bank and its branches, at any online or mobile site or application that we own and control (“Site”), unless a different online and/or mobile policy is posted at a particular site, or is made available to you and by its terms supplants this Policy. This Online Policy also explains certain data use and protection of functionalities and practices of our online ads, such as banner ads, on third party sites.

Gathering, Using, and Sharing Information

You may interact with us in a variety of ways online, including through a mobile device. We may offer sites or applications that permit browsing and do not require registration. We may also offer the ability to access your accounts online. Information that we may collect about you through online interaction includes information that you input, such as your name, address, email address, other contact information; data resulting from your activity, such as transaction information; and location information. We may also gather additional information such as the type of device and browser you are using, the IP address of your device, information about your device’s operating system, and additional information associated with your device. We may also gather information collected through cookies, tags, and other technologies, as described further below.

Cookies

Cookies are pieces of data stored on your device. Browser cookies are assigned by a web server to the browser on your device. When you return to a site you have visited before, your browser gives this data back to the server. Mobile applications may also use cookies.

The 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 site, pages visited and your relationship with us. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize/customize your experience while visiting the site, and to recognize your device to maintain continuity during an online session.

Do You Have to Accept Cookies

You may be able to set your browser to reject browser cookies. However, if you choose to reject cookies, you may experience some inconvenience in your use of the Site and some online products and services. For example, we will not be able to recognize your device and you will need to answer a challenge question each time you log on. The latest versions of Internet browsers provide cookie management tools, such as the ability to delete or reject cookies. We recommend that you refer to information supplied by browser providers for more specific information, including on how to use these tools.

IP Address

Your IP Address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP). An ISP Address is identified and logged automatically in our server log files whenever a user visits the site, along with the time of the visit and the page(s) that were visited. Collecting IP address is standard practice on the Internet and is done automatically by many web sites. We use IP addresses for purposes such as calculating site usage levels, helping diagnose server problems, for compliance and security purposes and administering the site.

Online Banking and Secure Sessions

SSL encryption is also used on our website whenever you are asked to enter confidential information such as your account data using public key cryptography in SSL between our server and your browser, we are able to encrypt or scramble the information to create a private session that only you and the Peoples State Bank system can understand. You can tell you have entered a secure session in several ways. Whenever you see an unbroken key or a locked padlock icon on the top of your browser screen, you have entered a secure session. In addition, when your session changes from "http" to "https," it is secure.

In addition to the SSL encryption, we protect your account information by placing it under access controls requiring a user name or online ID, Password, and Challenge question. When you finish your banking session through our online banking facilities, exit the site or logout of the service (do not use the back button). This ends your session and ensures the next time you or anyone else tries to view the information, they have to know your Online ID and Password. For added security during logoff, close your browser, especially if you are using a computer in a public facility such as an airport or library.

How We Use Personal Information

We may use Personal information:

- To respond to inquiries and fulfill your requests;
- To send you important information regarding the site, changes to terms, conditions and policies and/or other administrative information;
- To allow you to apply for products or services (e.g., to apply for a mortgage loan or open an account) and evaluate your eligibility for such products or services;
- To verify your identity and/or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct transactions and to maintain measures aimed at preventing fraud and protecting the security of accounts and Personal information; and
- For risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal processes and law enforcement requirements.

Planning Tools/Financial Calculators

There are many planning tools throughout our website to help you make financial decisions in the privacy of your home. Examples include mortgage calculators, auto calculators, and retirement calculators. We encourage you to try all of these as often as you like.

When you use these tools on our website, the calculators may run on your PC or our server. We do not capture the personal information you provide on the planning tools.

Linking to other sites

When you link from our website to other sites, the privacy practices of those sites may differ from ours. We recommend that you review the privacy notification of all sites, if confidentiality is a concern.

Protecting Children's Privacy Online

This site is not directed to individuals under the age of thirteen (13) and we do not knowingly collect personal information from individuals under the age of 13 without obtaining verifiable consent from their parents.

For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website: www.ftc.gov.

Questions

Regular non-encrypted email over the Internet is not a secure means of communication and nonpublic personal information should not be sent in this method. If you would like to send an email with sensitive account information, please do so through our Online Banking website.

If you have any questions regarding our website or believe that your private information has been compromised, please contact the compliance officer at (936) 628-3312 so that the potential breach can be investigated.

Policy Updates and Effective Date

Any updates to the Policy become effective when we post the updates on the Site. Your use of the Site following the updates to the Policy means that you accept the updated Policy.