

# Peoples State Bank Internet Privacy Policy

Peoples State Bank recognizes the importance our customers place on the privacy and security of their personal information. Our goal is to protect your personal information in every way that we interact with you, whether it's on the telephone, in our lobby, at one of our ATMs, or on the Internet.

We think it is important for you to be informed of the policies, procedures, and security measures we have in place to safeguard your personal and confidential information. With that in mind, we have developed this policy to help you to understand the steps we take to protect your personal information when you utilize our Internet services.

This institution may utilize the services of third party providers to assist us in providing online services, such as website hosting, Online banking, bill payment, and aggregation services. These third party providers are referred to within this policy as "service providers".

## Information Collected on the Internet

If you are just browsing through our website, we do not request any personally identifiable information, nor do we collect unique identifying information about you unless you voluntarily and knowingly provide us that information, such as when you send us an email or complete an application online. If you provide us this information, it is only used internally and in furtherance of the purpose for which it was provided.

As part of providing online financial products or services, we may obtain information about our customers and website visitors from the following sources:

- Information we receive from you on applications, emails, or other forms
- Information you provide when you choose to customize our website
- Information about your transactions with this institution and our affiliates
- Information we receive from a consumer-reporting agency
- Information that is generated electronically when you visit our website; and
- Information that is generated electronically when you use our Online banking services.

Service providers hosting our website and our Online banking service may collect general information on our website visitors simply to help us provide banking and other financial services to you online. They collect the following information on our behalf for security and statistical purposes:

- The Internet address (referral site) which brought you to our web site
- The date and time you access our site
- The name and version of your web browser
- The Internet service provider you used when you accessed our site
- Your Internet Protocol (IP) address, and
- The pages visited in our website.

Our service providers may use cookies to collect some of the above information. They may also use cookies for security purposes within our Online banking product. Additionally, cookies may be used for customization and personalization of our website.

Additional information about IP addresses and cookies are provided below.

## Internet Protocol (IP) Addresses

An IP address is a number that is automatically assigned to your computer whenever you are on the Internet. Web servers, the computers that "serve up" web pages, automatically identify your computer by its IP address. When collecting information for us, our service provider does not link IP addresses to anything personally identifiable; however, this Institution and its service providers may use IP addresses to audit the use of our site. We can and will use IP addresses to identify users when necessary for security purposes.

## What is a Cookie?

A cookie is a very small text file sent by a web server and stored on your hard drive, your computer's memory, or in your browser so that it can be read back later. Cookies are a basic way for a server to identify the computer you happen to be using at the time. Cookies are used for many things from personalizing start up pages to facilitating online purchases. Cookies help sites recognize return visitors and they perform a very important function in secure Online banking.

Our service provider uses cookies for security purposes within our Online banking product and to facilitate the customization and personalization of our website. For your security, our service provider does not store any personally identifiable information in cookies which are further described below.

## Online Banking Cookies

Our Online banking product uses encrypted cookies that do not pass to your computer's hard drive. Instead, the cookie is stored in your computer's memory, identifying only your computer while you are logged on. Only our service provider can read the information in these cookies. The Online banking cookie facilitates the processing of multiple transactions during a session without requiring you to reenter your passcode for each individual transaction. The cookies for Online banking simply provide another level of security for our Online banking product. When you log off, or close your browser, the cookie is destroyed. A new cookie is used for each session. That way, no one can use the prior cookie to access your account. For additional security, the cookie expires after 10 minutes of inactivity. It must then be renewed by reentering your passcode. We do not (and cannot) use this cookie to collect or obtain new personal information about you. You must allow your browser to accept this cookie so you can use the Online banking product.

## Website Cookies

When you register on our website and select the "Remember Me" checkbox, our service provider sends a cookie to your hard drive, which enables you to customize the website and bypass the login process each time you revisit. These cookies are retained on your computer until you either delete them or click on the logout link within the website. These cookies only contain a unique user identification number and do not contain or collect any personally identifiable information.

When registered users login to the website, our service provider may also send cookies called "per-session" cookies or "server-side" cookies. These cookies reside in the browser and are only used to monitor the session by a unique identification number. These cookies are used for security purposes and you must allow your browser to accept these cookies in order to use the website. These cookies are destroyed after eight hours.

When you click on advertisements in our website or advertisements on linked third party web sites, you may receive another cookie. You do not have to accept these cookies to visit the website.

## Use of Information Collected

- We do not disclose any non-public personal information about our customers, former customers, website visitors to anyone, except as permitted or required by law.
- In order to provide online services such as: Online banking and bill payment, we must disclose certain customer account information to our service providers.
- We do not sell any of your personal information.
- We will not disclose any medical information that you provide to us, unless you specifically authorize its disclosure.

## Email Policies

We may send you email notices for certain required disclosures if you agree to accept electronic disclosures and/or online account statements. If you have agreed to accept disclosures electronically, we may send you an email with updates to this policy and/or we may send you an email at least annually to remind you where the Privacy Policy can be viewed from our website. For more information on how to enroll for electronic disclosures, please contact us at (608)326-3500 or (800)280-1074.

We may also send you emails marketing our products and services. We will always provide you an opportunity to opt-in or opt-out of email advertising promotions as required by law. If you send us an email, please do not include any non-public personal or sensitive information, as email messages may not be secure and/or confidential. We offer secure messaging through our Online Banking service. You should use the secure messaging service anytime you send us sensitive personal information.

## **External Third Party Links**

Our website may include numerous links to other third party sites. These links to external third 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 financial institution does not control linked third party 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 the 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.

While using our website, you may still see our logo when visiting other third party sites. A technique called "Framing" allows us to display our logo and look and feel while allowing you to browse another site at the same time. It's important to note that while you may still see our logo and frame, any information you provide to a third party is not covered by our privacy or security policies.

If you have questions or concerns about the privacy policies and practices of linked third parties, please review their websites and contact them directly. This privacy policy applies solely to information collected by this institution.

## **Security**

This Institution and its service providers have developed strict policies and procedures to safeguard your personal information. We restrict employee access to your sensitive personal information on a "need to know" basis. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We educate our employees about the importance of confidentiality and customer privacy. We take appropriate disciplinary measures to enforce employee privacy responsibilities.

Our Online banking service provider has developed a top-of-the line security system to ensure your customer information is protected on the Internet and within the data center environment.

## **Privacy of Children**

This financial institution respects the privacy of children. We do not knowingly collect names, email addresses, or any other personally identifiable information from children. We do not knowingly market to children, nor do we allow children under 14 to open online accounts.

Our website may include linked third party sites that would be of interest to children. We are not responsible for the privacy and security practices of these sites. Parents should review the privacy policies of these sites closely before allowing children to provide any personally identifiable information.

## **Privacy Updates**

New product releases may require changes to our Privacy Policy. The effective date of our policy will always be clearly displayed. If we make any changes regarding the use or disclosure of your personal information, we will provide you prior notice and the opportunity to opt-out of such disclosure if required by law.

## **Questions**

If you have any questions about our privacy policy or concerns about our privacy practices, please contact us at (608)326-3500 or (800)280-1074 or write to us at 301 E. Blackhawk Ave. Prairie du Chien, WI 53821.

## **Fair Credit Reporting Act**

Fair Credit Reporting Act Notice:

We may share all or portions of customer information collected with companies in our organization. By sharing information about your accounts and relationships among our family, we can save you time and money. It will also be easier for you to access the wide range of products that we offer. You should know, however, that the law permits you to direct us NOT to share certain information with affiliate companies in our organization. If you prefer that we not disclose nonpublic personal information about you to our affiliates, you may opt out of those disclosures. That is, you may direct us NOT to make disclosures (other than those disclosures permitted by law). If you wish to opt out of disclosures to our affiliates, you may call the following toll-free number (800)280-1074 or send us a secure message through the Online Banking.