

# Magnolia Bank

## Website and App Privacy Notice

Effective date: January 2022

At Magnolia Bank Inc. (“Magnolia Bank”), we respect your privacy and are committed to protecting it. This notice explains how Magnolia Bank collects, uses, discloses, and protects information that we collect from and about you when you visit our website or use one of our apps (the “Services”). This notice also describes your rights with respect to that information.

**PLEASE NOTE:** If you have a consumer financial product or service with us, we will use and share information about you in accordance with our Privacy Policy. For more information about how we use that information, and your rights regarding that information, please refer to that [policy](#).

### 1. What information we collect

We may collect the following types of information about you, which we have grouped together as follows:

- **Identity and Contact Information.** Examples include first name, last name, marital status, title, date of birth, gender, physical address, shipping address, email address and telephone numbers.
- **Contacts Information.** Examples include personal information contained within your device’s Contact programs, but we will only collect this information after receiving your permission to do so.
- **Financial Information.** Examples include credit information, payment information, and other financial information.
- **Transaction Information.** Examples include details about payments to and from you, if applicable.
- **Technical Information.** Examples include internet protocol (IP) address, your login information, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform, and other technology on the devices you use to access our website.
- **Performance Information.** Examples include crash data information, performance data, and other diagnostic data or information.
- **Location Information.** Examples including precise location information and coarse location information.
- **Profile Information.** Examples include your username and password, purchases or orders made by you, your interests, preferences, feedback and survey responses.
- **Usage Information.** Examples include information about how you use our website, apps, products and services and interact with advertising.
- **Marketing and Communications Information.** Examples include your preferences in receiving marketing from us and your communication preferences.
- **Demographic Information and Preferences.** Examples include personal characteristics and preferences, such as your age, marital and family status, number of children, etc.
- **User Content.** Examples include feedback that you provide to us.

- **Mobile Device Content.** We may collect information regarding your mobile device such as device settings, unique device identifiers, information about your location, and analytical information that may assist with diagnostics and performance. For your convenience, you may be asked to grant permission for access to your mobile device's geolocation data. This information may be collected when you use certain services that are dependent on your mobile device's location (such as the location of an ATM or in-store transactions).

Some of the information we collect about you may be personal information, or personal data, that can be used to identify you including, for example, your name, email address or mailing address. In some jurisdictions, certain unique identifiers like IP addresses and other usage or technical information may be considered personal information. Personal information does not include data where your identity has been removed so that we can no longer identify you (anonymous data), which we may use for any purpose.

## 2. Children's online privacy

The Services are not intended for children under 13 years of age. No one under age 13 may provide any personal information to or on the Services. We do not knowingly collect personal information from children under 13. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. This does not apply to children that are joint account owners with adults and whose parent or guardian has provided the necessary consents.

## 3. How we collect your information

We collect information from and about you in the following ways:

- **When you provide it to us.** You may give us information about you by filling in forms or by communicating with us by email or otherwise. This includes information you provide when you create an internet profile or when you otherwise contact us about our website, apps, products, or services.

**From our websites and emails.** As you interact with our website, use our apps, websites using our cookies, or our emails, we may automatically collect Technical Information about your equipment, browsing actions and patterns. We collect this information by using cookies, server logs, web beacons, and other similar technologies. Our *Cookies and automatic data collection technologies* section contains more information and options to control or opt-out of certain data collection or uses. Please note, these opt-out provisions may not apply if you use one of our consumer financial products or services. If you use one of our consumer financial products or services, we will use and share information about you in accordance with our Privacy Policy. For more information about how we use that information, and your rights regarding that information, please refer to that [policy](#).

- **From others.** We may receive information about you from third parties including, for example, our affiliated companies, business partners, subcontractors, analytics providers, and service providers.

## 4. Cookies and automatic data collection technologies

Our websites use automatic data collection technologies to distinguish you from other website users. This helps us deliver a better and more personalized service when you browse our website. It also allows us to improve our websites by enabling us to:

- Estimate our audience size and usage patterns.

- Store your preferences so we may customize our websites according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our website.

We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking).

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. For information about managing browser settings to refuse cookies, see *Your rights and choices*.
- **Flash Cookies.** Certain features of our website may use Flash cookies (local stored objects) instead of browser cookies to collect and store information about your preferences and navigation to, from, and on the website. For information about managing Flash cookies see *Your rights and choices*.
- **Web Beacons.** Our website pages, advertisements, and emails may contain small transparent embedded images or objects known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit us, for example, to count website page visitors or email readers, or to compile other similar statistics such as recording website content popularity or verifying system and server integrity. For information about managing web beacons, see *Your rights and choices*.

Depending on where this notice is posted, we may use Google Analytics to provide certain analytics services for us. More information about Google Analytics can be found in the *Google Analytics Terms of Use* and the *Google Analytics Privacy Policy*.

We do not respond to or honor “do not track” (a/k/a DNT) signals or similar mechanisms transmitted by web browsers.

## 5. How we use your information

We may use your information to conduct our business operations including for the following purposes:

- To create and manage your internet profile.
- To provide you with products and services.
- To conduct market research.
- To develop and provide advertising tailored to your interest and to determine the effectiveness of our advertising.
- To provide you with the information or support that you request from us.
- To improve our website, products or services, marketing, customer relationships, and experiences.
- To develop new products and services.
- To notify you of special offers, discounts, updates, and products and services that we think may be of interest to you. To learn more about your choices with regards to these communications see *Your rights and choices*.

- To manage our relationship with you which may include notifying you about changes to our terms or privacy notice, providing you notices about your internet profile, asking you to leave a review or take a survey, addressing any concerns you may have about our products or services.
- To provide you with the information, products, services or support that you request from us or to fulfill any other purpose for which you provide it.
- To deliver relevant content, advertisements, and messaging to you and to measure or understand the effectiveness of such content, advertisements, and messaging.
- To carry out our obligations and enforce our rights and to protect our websites, customers, and other individuals including to protect against or identify possible fraudulent transactions.
- For any other purpose as may be permitted by law.

We may use information that is not personal information for any purpose. For example, we may aggregate usage data from many people in a way that does not identify any individuals to calculate the percentage of users accessing a feature on the website.

## 6. Disclosure of Your Information

We may share non-personal information without restriction. We may share your personal information with:

Any member of our corporate group, which means our subsidiaries, affiliates, our ultimate holding company and its subsidiaries, and affiliates. Please note, these provisions may not apply if you use one of our consumer financial products or services. If you use one of our consumer financial products or services, we will use and share information about you in accordance with our Privacy Policy. For more information about how we use that information, and your rights regarding that information, please refer to that [policy](#).

- To contractors, service providers, and other third parties we use to support our business and who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.
- To our business partners who provide services on our behalf but who may also use the information we provide for their own commercial purposes.
- To public or government (including enforcement) authorities.
- To an actual or prospective buyer or other successor in the event of merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of our assets, where one of the transferred assets is the personal information we hold.
- If we offer a co-branded promotion, to our co-sponsor.
- To fulfill the purpose for which you provide it.
- For any other purpose as may be permitted by law.

We may also disclose your personal information:

- To comply with any court order, law, or legal process, including responding to any government or regulatory request.
- To enforce our *Terms of Use* and other agreements with you.

- To protect the rights, property, or safety of our business, our employees, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of cybersecurity, fraud protection and credit risk reduction.
- To investigate suspected violations of any law, rule or regulation, or the terms or policies for our website.

We may also use your information to contact you about our own and third-parties' products and services that may be of interest to you. If you do not want us to use your information in this way, please adjust your user preferences in your internet profile or opt-out as directed when you receive such an email from us. For more information, see *Your rights and choices*.

## 7. Third Party Content, Apps, and Links

Some content or applications on our websites may be served by third parties, content providers and application providers, including the following:

- User Content.** Our websites may allow you to upload your own content to public areas of the website. Any information you submit becomes public information, and we do not control how others may use the content you submit. We are not responsible for uses that may violate our privacy policy, the law, or your intellectual property rights.
- Third-party links.** Our websites may contain links to other sites, which we do not control. Those websites have their own privacy policies and terms.

## 8. Your Rights and Choices

Your rights to access, update, and delete your information may vary depending on where you are located and whether you use one of our consumer financial products or services. If you have a consumer financial product or service with us, we will use and share information about you in accordance with our Privacy Policy. For more information about your rights and choices as it relates to that information, please refer to that [policy](#).

- **Cookies and Automatic Data Collection Technologies.** You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. Flash cookies are not managed by the same browser settings as are used for browser cookies. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on *Adobe's website*. However, if you disable or refuse cookies, please note that some parts of this website may become inaccessible or not function properly. If you do not want Google Analytics to be used in your browser, Google Analytics provides an opt-out tool which can be found *here*. In some cases, you may be able to set your browser or email program to not download web beacons.
- **Interest-Based Advertising.** Please see *Interest-based advertising* above for information on how to opt-out of interest-based advertising.

**California residents.** If you reside in California, you may have additional rights. Please see our separate [California Consumer Privacy Act Notice](#).

## 9. Data Security

To protect your personal information from unauthorized access and use, we maintain physical, electronic, and procedural safeguards, including but not limited to security measures that comply with applicable federal and state laws. We also require our service providers and business partners to

whom we disclose the information to do the same. When you use certain types of information, such as debit or credit card numbers, we encrypt the transmission of that information using secure socket layer technology (SSL).

#### **10. Changes to our privacy notice**

We will post any changes we may make to our privacy notice on this page. The date the privacy notice was last revised is identified at the top of the page. You are responsible for periodically visiting our website and this page to check for any changes.

#### **11. Withdraw of Consent to Receive Electronic Disclosures & Notices**

You can withdraw your consent at any time by calling us or writing us at the number or address listed below:

Phone: 270.358.3184

Mail: Magnolia Bank  
P.O. Box 188  
Hodgenville, KY 42748

E-mail: [customerservice@magnoliabank.com](mailto:customerservice@magnoliabank.com)

#### **12. Contact Us**

If you have any comments or questions about our privacy policies, please use our [Contact Us](#) page to reach out to us. You may also call us at 888-320-0259.