

Magnolia Bank

Website, Mobile and App Privacy Notice

Effective date: June 2024

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 mobile applications (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, social security number, 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. On our app, allowing access lets you add contacts to use with feature that allow you to send money via your mobile app. We will only add the contacts you choose, and that information will not be shared.
- **Financial Information.** Examples include credit information, payment information, account numbers, payment card expiration date, payment card identification, verification numbers 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 services.
- **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. On our app, your location is used to prevent fraudulent activity and to display locations near you.
- **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.
- **Camera & Images.** Our app uses your camera to capture check images, upload images to support account opening, take pictures or receipts, scan ID, scan authorized QR codes.
- **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 or app users. This helps us deliver a better and more personalized service when you browse our services. It also allows us to improve our services 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 personalize your digital or mobile experience by enhancing our Site and Mobile Apps organization and design and analyze data to create relevant alerts, products, or services
- 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, notifications, or support that you request from us.

- To allow you to use features within our Sites and Mobile Apps when you grant us access to personal information from your device, such as contacts lists or location, for example, when trying to locate an ATM
- 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 services, customers, and other individuals including to protect against fraud, identity theft, identify possible fraudulent transactions or other risks to you or to Financial Institution.
- To comply with and enforce applicable legal requirements, industry standards, contractual obligations, and our policies. And, 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.

Creation of Non-Identifiable Data. The App may create de-identified information records from personal information by excluding certain information (such as your name) that makes the information personally identifiable to you. We may use this information in a form that does not personally identify you to analyze request patterns and usage patterns to enhance our products and services. We reserve the right to use and disclose non-identifiable information to third parties in our discretion.

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.

We may share the personal information we collect from and about you online with only certain Third-Party providers that have contracts with Financial Institution for Site and Mobile Apps to be only used in accordance with this Notice and Government Agencies as required by laws and regulations. Financial Institution does NOT utilize social media. Your personal information will not be shared or utilized through any social media platforms.

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](#).

You have several choices regarding use of information on the Services.

It is important for you to understand that in using our app:

- Before granting access to this information, you will be prompted to give the application that permission.
- If you do not wish to grant that permission, you may decline.
- If you later change your mind, those permissions can be updated in your device's settings.

(a) **How We Respond to Do Not Track Signals.** Some web browsers transmit “do not track” signals to the websites and other online services with which your web browser communicates. There is currently no standard that governs what, if anything, websites should do when they receive these signals. We currently do not take action in response to these signals. If and when a standard is established, we may revise its policy on responding to these signals.

(b) **Access, Update, or Correct Your Information.** You can access, update or correct your information by changing preferences in your account. For additional requests, please contact us.

(c) **Opting Out of Email or SMS Communications.** If you have signed-up to receive our email marketing communications, you can unsubscribe any time by clicking the "unsubscribe" link included at the bottom of the email or other electronic communication. Alternatively, you can opt out of receiving marketing communications by contacting us at the contact information under "Contact Us" below. If you provide your phone number through the Services, we may send you notifications by SMS, such as provide a fraud alert. You may opt out of SMS communications by unlinking your mobile phone number through the Services.

(d) **Opting Out of Location Tracking.** If you initially consented to the collection of geo-location information through the Services, you can subsequently stop the collection of this information at any time by changing the preferences on your mobile device. Please note, however, that if you withdraw consent to our collection of location information, you may no longer be able to use some features of the App.

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 the services 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 and retention

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). These measures include computer safeguards and secured files and buildings. In the event of a data breach, we provide timely notification, in accordance with applicable laws and regulations. We may use third-party providers to process personal information for business purposes on our behalf. Third-party providers are contractually obligated to comply with our policies to protect information we share with them or they collect on our behalf. Nevertheless, transmission via the internet is not completely secure and we cannot guarantee the security of your information.

We retain personal & application information for a period of time as required by laws and regulations and the necessary business purposes. We securely delete personal information as soon as legally permitted. Please contact us to determine specific timeframes for your personal stored information and if that information may be deleted.

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

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.

You can also access the Bank's full Privacy Policy [here](#).