

# PRIVACY STATEMENT

Privacy Notice

Rev. 05/2023



Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>■ Social Security number and income</li><li>■ Account balances and transaction history</li><li>■ Credit history and assets</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
Does Genesis Bank share?		
Can you limit this sharing?		
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	For any questions regarding this Notice, please call us at 888-811-7531.	

## Who we are

**Who is providing this notice?**

Genesis Bank

## What we do

**How does Genesis Bank protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Genesis Bank collect my personal information?**

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Pay your bills or provide your account information
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Genesis Bank has no affiliates.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Genesis Bank does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Genesis Bank does not jointly market.

## Other important information

**Special Notice for California Residents: Genesis Bank complies with all California Privacy Laws.**

## Online Privacy Policy

Last Updated: May 1, 2022

Genesis Bank ("we," "us," or "our") respects and values your privacy and is committed to maintaining the confidentiality of your personal financial information. This Privacy Policy ("Policy") describes our policies and practices for consumer visitors to our website with respect to consumers' personally identifiable information ("PII"). This Policy does not govern any information that may be collected by us offline, or through any means other than our website.

### Updates and Changes

By using, and continuing to use our website, you agree to the terms of the most recent version of this Policy. We may make updates and changes to this Policy at any time, at our sole discretion, without notice. You are responsible for regularly reviewing this Policy. We may update this Policy by posting a revised version on our website. Your continued use of our website following any updates or changes shall constitute your acceptance of such updates and changes.

### Collection of Information

We do not collect the PII or personal data of those who access or interact with our website. Further, we do not collect nor disclose any nonpublic personal information about you, except as set forth in our Privacy Notice located above.

### Linked Websites

We may provide links to third-party websites that are not operated or controlled by us solely as a convenience for information that may be useful to users of our website. We have no control over and are not responsible for the information collection practices on such websites. We urge you to review the privacy policies of any linked third-party websites before using them or providing any PII. Third party websites may collect and use information about you in a way that is different from this Policy.

### Third Parties

When you use services provided by third parties acting on our behalf, such third parties may track and collect PII and personal data. This may include PII collected when you register for a service or download a mobile app. Where we have a presence on a website, mobile app, or platform owned by a third party, the third party's Privacy Policy and Terms of Use, rather than this Policy, will govern.

### Cookies

A cookie is a small data file that can be placed on your hard drive when you visit certain websites. Cookies can collect, store, and sometimes track information. A "web beacon" also known as an Internet tag, pixel tag or clear GIF, links web pages to web servers and their cookies and may be used to transmit information collected through cookies back to a web server. Through the use of Google Analytics, our website utilizes cookies, web beacons, and related technologies for marketing purposes, including storing cookies on your device(s) to collect data and keep track of usage data. Our use of Google Analytics helps us to gain insights and improve the functionality of our website and mobile app(s) and allow us to display promotional material to you on other sites you visit. The information we obtain through cookies may include, for example, your IP address, the website from which you visited us, the type of device you used. Other than through the use of Google Analytics, we do not knowingly collect personal information or data from any visitors.

How Google uses data when you use our partners' sites or apps, and via cookies through the use of our website and mobile apps, is located at [www.google.com/policies/privacy/partners](http://www.google.com/policies/privacy/partners) , or any other URL Google may provide from time to time. Through the website's Terms of Use, you acknowledge and consent to the storing and accessing of cookies or other information on your device where such activity occurs in connection with your use of our website or mobile app(s).

You may opt out of Google Analytics by visiting the Google Analytics Opt-out Page or by downloading and using the [Google Analytics Opt-Out Browser Add on](#).

Third parties such as social media companies and advertising networks may build profiles based on your browsing activity using cookies. If a third-party cookie or similar tracking device is placed on your computer by a third party, it may be able to collect information about your browsing activity at our website. We do not control these third parties' tracking technologies or how they may be used. If you have any questions about a third-party's cookies, you should contact the provider directly.

**Social Media.**

We may provide additional information about our products and services through social media platforms such as Facebook, Instagram, Twitter, and LinkedIn. Please carefully review the Terms of Use and Privacy Policy for each of these individual social media platforms, as they may differ from our policies.

**State Rights.**

Depending on your residency, you may have additional privacy protections under state law. Certain state laws may restrict the types of information that may be disclosed about you, limit the parties with whom such information may be shared, or require additional notices or opt-out rights to be provided.

**Security.**

We use organizational, technical, and procedural best practices to guard personal data.

**Questions.**

For more information about the website or this Policy, please call us at 888-811-7531.