

# Online Privacy

The following policy applies to Beal Bank and any other site owned and/or operated by or on behalf of Beal Bank or any of its subsidiaries or affiliates. Beal Bank is committed to protecting the privacy and security of its online visitors. This statement discloses the information gathering and dissemination practices of Beal Bank and its subsidiaries and affiliates.

When you visit our website to view any pages, read product information, or use any tools, you do so without telling us who you are and without revealing any personal information. While we do not collect identifying information about visitors to our site, we do use standard software that tracks the activity on our site. This allows us to better understand how many people use our site and which pages and features are most popular. The information we collect and store is limited to:

- The name of your Internet Service Provider,
- The website that referred you to us (if any),
- The date and time the pages were accessed, and
- The page or pages you requested.

There are instances where you may elect to provide us with personal information. If you fill out one of our feedback or request forms or send us an e-mail, you are transmitting the information that appears in the form or the body of the message. This will typically include information like your name, mailing address, e-mail address, the kind of request you are making, and any other information necessary to fulfill your request. This is always your option; this information cannot be collected unless you specifically elect to send it to us. This information is used internally only for the purpose of fulfilling the request or for contacting you directly. Beal Bank will not sell or provide any personal information to third parties for any purpose including solicitation purposes.

## Security

Beal Bank aggressively works to protect its operating systems and electronic information by using anti-virus software, anti-spyware software, firewalls, and other defensive measures. Beal Bank does not make account information available online and enforces strict identification measures for customer requests over the telephone or in writing.

## Website - Inquiry and Offline Applications

In order to determine levels of interest in our Certificate of Deposit, Individual Retirement Account, Money Market, and Statement Savings products, we will collect certain non-identifying information such as pages viewed, offline applications prepared and the geographical location of the website visitor. This information will be used in procedure improvement, possible product enhancement and future product development.

## Website - Online Applications

Should you choose to submit your application for a Certificate of Deposit account, a Money Market account, or a Statement Savings account online, you will provide your personal information needed to open your account through the Internet. In order to protect your personal privacy, your personal information is transmitted to us in a "secure session" that is established through our data security system. You may, of course, elect to send us this information offline through the mail.

## Unsolicited E-Mail

Beal Bank does not send unsolicited e-mail messages or place pop-up advertisements that request personal depositor information such as your Beal Bank account number(s) or account password(s), your credit card number(s), or your Social Security number.

If you receive an e-mail requesting personal information from someone claiming to be a representative of Beal Bank, and you did not originate the message, do not respond. If you see a pop-up advertisement for Beal Bank that requests personal information, do not click the advertisement. Call Beal Bank immediately to report the contact at 877-879-2325.

## Cookies

In addition to the online information that you voluntarily provide to us, we may use cookies and retain cookie information separately or with the information you provide to us online. A cookie is a small piece of data assigned to the browser on your computer when you visit a website. We may use cookies for various purposes such as maintaining continuity during a session, gathering data about the use of our site, storing preferences or recognizing return users. Your web browser may alert you or permit you to refuse, disable or delete cookies. If you refuse cookies, you may not be able to use certain features or services on the site. For example, cookies may be used to help complete or record a transaction or combined with your other data so that we may retain online information for your use in subsequent sessions.

## Changes

Beal Bank may change this privacy statement at any time. Any changes or updates will be effective immediately upon posting to this site. The effective date of this privacy statement, as stated below, indicates the last time this statement was materially changed. Checking the effective date below allows you to determine whether there have been such changes since the last time you reviewed the statement.

## Questions

For further direction regarding inquiries concerning this privacy statement, you may contact us by e-mail or telephone as described on the site.

## Effective Date

This online privacy statement was last modified: March 8, 2019.