

ONLINE PRIVACY GUIDELINES

Online Transactions

When you apply online for accounts or services, or enroll in and use online banking, you are required to provide personal information that is necessary for us to process your application. To ensure that your application and/or transaction remains confidential, the information is sent to us in a “secure session.” You can also help maintain the security of your information by not sharing your I.D. or password with anyone, by changing your password regularly, and by remembering to sign off.

We, along with the outside companies with which we work, if applicable, may keep the information you provide to us, along with information we collect from outside sources, so that we can offer you accounts and services related to your financial needs.

E-mail

We preserve the content of your e-mail address and our response so that we can more efficiently handle any follow-up questions you may have. We also do this to meet legal and regulatory requirements. If we think that a particular account or service might apply to your situation, we may occasionally contact you at your e-mail address to inform you of potential benefits and availability. Regular non-encrypted internet e-mail is not secure. In the instances where we have provided our e-mail addresses, they are provided for information inquiries of a non-confidential nature. You should not include personal or confidential information in any e-mail transmission to us. We, in turn, will not include any confidential account information in any e-mail response. You may alternatively contact us by telephone, U.S. Mail or by visiting our office.

Online Surveys

The information you voluntarily provide on surveys and promotions on our web site will be used for internal marketing purposes, including developing web site information and services that you may find helpful. In addition, we may inform you of new accounts and services based on the information you provide to us.

Collection of Information

Some areas of our web site require information, such as your e-mail address or your account number, to enable you to perform certain tasks (for example, review your accounts or correspond with us). In these cases, we collect your information if necessary to interact with you. If you do not interact with us, you browse our web site anonymously, and personal information, such as your e-mail address, is not collected.

We gather and analyze data regarding usage of our web site, including domain name, number of hits, pages visited, length of user session, etc., to evaluate the usefulness of our sites.

About “Cookies”

To provide better service and a more effective web site, we use “cookies” as part of our interaction with your browser. A “cookie” is a small text file placed on your hard drive by our web page server. These cookies do not collect personally identifiable information, and we do not combine information

collected through cookies with other personal information to determine who you are or your e-mail address.

Cookies are commonly used on web sites and do not harm your system. By configuring your preferences or options in your browser, you determine if and how a cookie will be accepted. We use cookies to determine if you have previously visited our web site and for a number of administrative purposes.

Protecting our Children

We recognize that protecting children's identities and privacy online is important. We do not solicit or collect individually identifiable information on visits to the children's page on our web site without parental consent and do not knowingly solicit or collect individually identifiable information from children on any other area of our site.