

## **Mobile and Online Banking Data Privacy Policy and Notice**

This Mobile and Online Banking Data Privacy Policy and Notice ("Data Privacy Policy and Notice") describes how PCSB Bank, a division of Beacon Bank & Trust, (the "Bank") and our affiliates manage your personal information within our mobile online banking applications ("Apps"). Where the term the Bank, we, us, or our are used herein, this Data Privacy Policy and Notice refers to the Bank, its affiliates, and subsidiaries. Your privacy is important to us. We follow industry standards for protecting the information we collect, use and share.

This Data Privacy Policy and Notice provides details about the following:

- How we collect your personal information when you visit, use or interact with us through Apps operated by the Bank or its affiliates.
- How we may use or share your personal information that we may collect to deliver products and services or for marketing purposes.

By using our Apps, you agree to the terms and conditions of this Data Privacy Policy and Notice. If you visit or use one of these third-party provided Apps, please review the online privacy practices of that App to understand how your personal information may be collected, used and stored.

This Data Privacy Policy and Notice is subject to change. The most recent version of this Data Privacy Policy and Notice will be posted on the Bank's website. Please review this Data Privacy Policy and Notice and your deposit account agreement whenever you have questions.

### **Why the Bank Collects Information**

The App(s) may request your permission to access information or features for which you have enrolled in, to complete transactions, to simplify your user experience, or to improve our services. The Bank does not sell your information.

### **What Information May Be Collected**

The data that may be collected and/or shared depends on the Apps being accessed.

Data collected:

- Photos and videos (optional)
- App information and performance
- Device or other IDs
- Financial information
- Personal information such as name, address, email address, phone number, and User-Id.

Data collected and shared:

- Activity of Apps
- Contacts (optional)
- Personal information such as name, email address, and phone number

Providing access to your photos or contact list may be optional. See the Permissions section below for further information. Your data cannot be deleted. Data may be encrypted and/or transmitted over a secured connection.

### **Permissions**

You may be asked to grant permission for the collection of or to share certain information such as contacts or photos and videos. This information may be collected when you use certain services. If you do not provide permission, some functionality may not work as expected.

### **Third-Party Links**

We may provide links to non-affiliated third-party sites. If you follow links to sites not affiliated with, or controlled by the Bank, you should review the privacy and security policies and the terms and conditions of the third-party site. The Bank does not

guarantee and is not responsible in any way for the content, privacy, or the security of the third-party site.

#### Children's Online Privacy

The Bank understands the importance of protecting children's identities and online privacy. The Bank does not knowingly solicit data from children under the age of 13 or market our website knowingly to children. Our deposit account agreements indicate that a minor may not open up an individual account at the Bank. The Bank complies with the applicable requirements of the Children's Online Privacy Protection Act (COPPA).

#### State Protections

Your state may provide you with additional rights. Please refer to your deposit account agreement or other account documentation for additional information.

#### For Further Assistance

Please contact us with any questions about the information included in this Data Privacy Policy and Notice by calling toll free at (888) 808 - 4700.