



Mobile Banking Privacy Statement

Roxboro Savings Bank values and respects the privacy of our customers and visitors to our digital banking platforms, mobile applications, and website. This Mobile Banking Privacy Statement governs the manner in which Roxboro Savings Bank collects, uses, protects and discloses information and data, directly or through service providers in connection with your use of digital banking services (*including mobile applications*), the www.roxborosavings.com website and any other Roxboro Savings Bank branded or co-branded application or website. By using any of these services, websites, or applications, you are providing your acceptance to these practices. If you have a financial product or service with us, we may share and use any information we collect from or about you through these products or services in accordance with our Privacy Notice. This Statement supplements the separate Roxboro Savings Bank Privacy Notice ("*Privacy*"), which, along with this Statement, describes the privacy and data security practices the bank follows.

We may collect personally identifiable information in a variety of ways, including, but not limited to, when you provide information to us directly and indirectly, including from activity on our digital banking platform, our mobile applications, our website, and from third parties that interact with us in connection with the services that we perform or with our marketing efforts. This information may include internet and other electronic network activity, including, but not limited to, browsing history, search history, and information regarding your interaction with websites, applications, or advertisements. Personal information that we collect about you is used to help enhance your digital banking experiences with us and to authenticate your identity to help prevent fraud and to keep your personal information and financial transactions secure.

We may collect information from you as you navigate our website that may not be personally identifiable to you. This information may include device type, device operating system, internet browser type, and clickstream information. We may directly collect analytics data or use third-party analytics tools to help us measure traffic and usage trends for our website. These tools collect information sent by your browser or mobile device, including the pages you visit and other information that is useful in measuring the effectiveness of our digital banking platform, mobile applications, or website. This information is collected in aggregate form in order to not be reasonably manipulated to be able to identify any particular individual user.

All information may also be used for business purposes, implementing new products and services, improving current products and services, enhancing the website, data analysis, identifying usage trends and determining the effectiveness of promotional campaigns.

Roxboro Savings Bank has adopted appropriate data collection, storage and processing practices and security measures to help protect against unauthorized access, alteration, disclosure or destruction of your personally identifiable information, username, password, transaction information and data stored in connection with our digital banking practices. However, no data transmitted over or accessible through the internet can be guaranteed to be 100% secure. As a result, while Roxboro Savings Bank will do everything we can to attempt to protect your information, we cannot guarantee or warrant that your information will be completely secure in the event of a failure of computer hardware, software, or a telecommunications network, or from misappropriation by hackers or from other nefarious criminal activities.

Roxboro Savings Bank takes your privacy and the security of your personal information very seriously. We use security controls that comply with applicable federal laws to protect your personal information against unauthorized access and use. The safety and security of your information also depends on you. The Bank is

entitled to act on instructions received through the App using your login credentials. You shall protect the confidentiality of your account and account number, user ID, password, security questions, the image you select to authenticate your account, personal passphrase, multi-factor authentication devices and passcodes, geolocation information, and other authentication methods (collectively, “login credentials”). **You shall not, under any circumstances, disclose your login credentials to any person whom you have not formally authorized to access and make transactions with your account. We ask that you not share your login credentials with anyone.**

Roxboro Savings Bank will retain users’ personally identifiable information while an account is maintained with us or to the extent necessary to provide digital services. After, Roxboro Savings Bank will keep information for as long as necessary to respond to questions from users, to demonstrate the fair treatment of users, for business continuity procedures, or to comply with any applicable laws and regulations.

Your Right to Request the Deletion of Digital Banking and Mobile Application Accounts and Associated Data
You have the right to opt out of the disclosure of personally identifiable or non-personally identifiable information by not enrolling in, using, or installing Mobile Products, or by un-enrolling from and un-installing all Mobile Products. Additionally, un-enrolling from and un-installing Mobile Products may not, and in cases of information shared with third parties, will not delete information we have previously gathered or disclosed.

If you would like Roxboro Savings Bank to delete your digital banking and mobile application accounts and associated data, please send a request in writing which includes your name, contact information, and sufficient information to allow us to identify you in our records via email to contactus@roxborosavings.com or via mail to:

Roxboro Savings Bank
PO Box 489
Roxboro, NC 27573

Please note: Users data deleted from the system will be archived to facilitate account recovery. The archived user data includes information that links the user to the Roxboro Savings Bank digital account(s) and their personalized settings. Archived data cannot be used to access financial accounts or other protected information. This archived data is retained indefinitely. Certain data may be retained by Roxboro Savings Bank for legitimate reasons such as security, fraud prevention, or regulatory compliance. After the deletion of the user’s digital banking and mobile application accounts and associated data, the user will no longer be able to access Roxboro Savings Bank’s digital banking and mobile application products (including iPhone, Android, and web-based applications). This will not affect the user’s account(s) at Roxboro Savings Bank, only the digital banking account and services.

QUESTIONS?

Please contact Roxboro Savings Bank using either of the following methods regarding questions about the information included in this **Mobile Banking Privacy Statement** for questions about this application:

Mailing: PO Box 489, Roxboro, NC 27573 | Phone: 336.599.2137 | Email: contactus@roxborosavings.com

You may also access the bank’s full Privacy Policy at www.roxborosavings.com | “Privacy” link.