

## Website Privacy Policy

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 policy carefully to understand what we do.

Protecting personal or financial information which comes into the bank's possession during the normal course of business is highest priority. We recognize the importance of keeping personal and financial information accurate and confidential at all times. The bank will handle this information carefully because we value the trust placed in us.

## Personal Information

The bank collects personal and financial information about you from applications and transactions with us or third parties and, from consumer reporting agencies. Information collected, retained, and used will be in accordance with regulatory requirements, to enhance the quality of service and products the bank provides, and to inform you about additional opportunities that may be beneficial.

The bank will not disclose any personal or financial information about you to anyone, except as permitted by law. For example, in the following circumstances:

- To process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus
- For our marketing purposes – to offer our products and services to you
- For joint marketing with other financial companies
- For the bank's affiliates' everyday business purposes on your transactions and experiences
- For the bank's affiliates' everyday business purposes on your creditworthiness – *You can limit this sharing. Your choices will apply to everyone on your account when you limit sharing for an account that is held jointly with someone else.*
- For the bank's affiliates' to market to you – *You can limit this sharing. Your choices will apply to everyone on your account when you limit sharing for an account that is held jointly with someone else.*

*To limit our sharing*, call us at 1-877-712-2265 and speak to a customer care representative

The bank may disclose all of the information we collect, as described above, to companies that provide us with products or services that help us furnish banking services to you. The bank may also disclose such information to other financial institutions with which we have joint marketing agreements. If we do so, the recipients of such information must agree in writing to maintain standards of confidentiality similar to our standards and to use the information only for the purposes for which it was disclosed. If you are a *new* customer, we can begin sharing your information 30 days from the date we provided you with the bank's privacy policy. When you are *no longer* our customer, we continue to share your information as described in this policy.

## **Internet**

When you visit our website ([www.academybank.com](http://www.academybank.com)), we want to assure you that we adhere to this Privacy Policy.

We collect and store information about "hits" on our website for internal review purposes only. Such information may include the name of the domain from which you access the Internet; the date and time you access our site, and the Internet address of the website from which you linked to us. This information enables us to see how you use our website and keep our website user-friendly.

In order to provide better service, we will occasionally use a cookie/pixel/or web beacon. These are small pieces of information, which a website stores on your PC for later retrieval. A cookie/pixel/web beacon cannot be read by a website other than the one that set them. We use cookies/pixels/web beacons for a number of administrative purposes, for example, to store preferences for certain kinds of information or to store a password so that it does not have to be input for every visit someone makes to our site. Most cookies/pixels/web beacons last only through a single session, or visit. None will contain information that will enable anyone to contact you via telephone, e-mail, or regular mail. In addition, your web browsers can be set to inform you when cookies/pixels/web beacons are set or to prevent cookies/pixels/web beacons from being set.

The bank may collect and store information about "pages viewed" on our website for internal review purposes only. The website may require you to disclose personally identifying information. If you provide personal information, such as a mailing and e-mail address, telephone and fax numbers, or demographic and customer identification, the bank will not disclose (share, sell, or divulge) it except:

- In order to complete a transaction initiated by you
- At your request
- In response to legal process

## **Children's Online Privacy Protection Act (COPPA)**

The bank will not knowingly solicit information from children and will not market specifically to children. The bank recognizes that protecting children's identities and privacy on-line is important and that the responsibility to do so rests with parents and the on-line industry. You will be responsible for maintaining protection against unauthorized third-party access to your private information stored on or transmitted to and from your computer. Except as otherwise provided in the Deposit Account Agreement, the Bank will not be responsible for any loss.

## **Website Security**

The bank will maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard personal and financial information. We use SSL technology to protect the integrity of your communications to us. Even though this technology provides the most secure communications available to the public, it is possible for unauthorized persons to gain access to your computer systems, networks, and any and all information stored therein. If unauthorized persons gain access to your personal information despite our best efforts to prevent such access, you understand and agree that we are not responsible for any adverse consequences whatsoever of your connection to or use of the Internet, and shall not be responsible for any use by you of an Internet connection in violation of any law, rule, or regulation or any violation of the intellectual property rights of another.

**Questions concerning the privacy of your information should be directed to:** Academy Bank, P.O. Box 26458, Kansas City, MO 64105 Phone: 1-877-712-BANK (1-877-712-2265)  
E-mail: [privacy@academybank.com](mailto:privacy@academybank.com)

If you send e-mail to us, please remember that e-mail is not secure against interception. If your e-mail contains information that is very sensitive or includes personal information, such as your account numbers, charge card number, or social security number, you may want to send this information via postal mail.