

<b>FACTS</b>	<b>WHAT DOES THE PARK BANK DO WITH YOUR PERSONAL INFORMATION?</b>
Why?	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 notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>◦ Social Security number and checking account information</li> <li>◦ Wire transfer instructions and payment history</li> <li>◦ Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons The Park Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Park Bank share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliate's everyday business purposes —</b> information about your transactions and experiences	No	We don't share
<b>For our affiliate's everyday business purposes —</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

Questions?	Call 1-800-359-7275 or (608) 278-2801 or visit <a href="http://www.parkbank.com">www.parkbank.com</a>
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<b>What we do</b>	
<b>How does The Park Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings, and procedural safeguards to protect your data from improper access.
<b>How does The Park Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>◦ open an account</li> <li>◦ make deposits or withdrawals from your account</li> <li>◦ apply for a loan</li> <li>◦ use your debit or credit card</li> <li>◦ pay your bills</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
<b>Why can't I limit sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>◦ sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>◦ affiliates from using your information to market to you</li> <li>◦ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>◦ <i>The Park Bank does not share with our affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>◦ <i>The Park Bank does not share with nonaffiliates so they can market to you</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Our joint marketing partners include:</i></p> <ul style="list-style-type: none"> <li>◦ insurance companies</li> <li>◦ check printing companies</li> <li>◦ investment companies</li> <li>◦ identity theft protection companies</li> <li>◦ loyalty and rewards program companies</li> </ul>

# Internet Privacy Policy

This internet privacy policy (“Policy”) discloses what information The Park Bank (the “Bank,” “we” or “us”) gathers about you through our website (the “Website”) and when you use our applications (collectively the “App”), however accessed, and how that information is used. The Bank owns and operates the Website and App, and we use the personal information we receive from them as described below. We do not sell your personal information.

**By using the Website and/or App and sharing your information with us, you consent to and accept the privacy practices described in this Internet Privacy Policy.**

## Online and Mobile Information Practices

We are committed to protecting your personal privacy as you visit our Website and/or App. Accordingly, this Policy informs you how we collect and use your information on our Website and through our App.

## Information We May Collect

The information we collect varies depending on the type of activity you are performing on our Website or App and helps us personalize and continually improve your experience. Much of the Website and App can be accessed without providing any personal information. In all instances where we collect personal information through the Website or App, we specifically indicate what information is required in order to provide you with the product or service you have requested.

## Online or Mobile Applications and Enrollment Forms

When you apply through our Website or App for products or services, we may need to collect personal information in order to complete your request. The personal information we collect varies depending upon the product or service for which you apply or enroll. Examples of information we may collect for our products, services, or enrollment include information such as your name, address, date of birth, gender, employment and financial information, address, e-mail address, Social Security Number, credit card number, etc. In addition, we collect personal information such as your name, address, e-mail, and phone number when you apply for employment with us through our Website or App. We may also collect information relating to your employment history when you submit that information as part of an employment application. Information we capture through applications or enrollments is securely transferred to the corresponding business area for completion.

## Browsing

When you visit our Website, we gather information including page requests (URL requests), time of your visit, your IP address, operating system, web browser software, and any cookies which were set during a previous visit to our site. IP address information is not distributed to third parties. We use this information to improve your overall experience. We use cookies to help with navigation through our web pages; they are not used to gather any personal information about users.

## Mobile Location Services

An App may utilize location services on your mobile device to collect and use location data, including the real-time geographic location of your device. If you consent to the App’s utilization of location services, we may use GPS, Bluetooth, your device’s unique identifier, and/or your IP Address, along with Wi-Fi and cell tower locations, and other technologies to determine your device’s geolocation. This location data is utilized to initiate notifications or deliver services requested by you. We maintain a location data records for 36 months. We will collect geolocation

data only if you consent, and we will notify you whether the location services will be always running or only when the App is in use. You may choose to disable location services through our App or Web Branch, but if you do so, you will not receive any notifications or services that require a geolocation. Most mobile devices provide users with the ability to disable location services. These controls are generally located in the device's settings menu. You can also contact your mobile service carrier or your device manufacturer for more information on disabling location services.

If you enroll your mobile device in our Mobile Location Confirmation Service, your device location will be shared with our third party vendors, including Visa, who assist in the provision of this service. If the credit card number enrolled in our Mobile Location Confirmation Service is re-issued with another credit card number, we will automatically enroll that reissued number in the service but will notify you that a new number has been enrolled. Depending on your mobile service plan, you may incur data charges relating to participation in our Mobile Location Confirmation Service.

## **How We Use Your Information**

The information you provide to us is primarily used to help us better serve you. We also use that information to deliver you or contact you about the requested products/services or information. We may also use your personal information to provide important information about products or services that you have or are using, including security risks and updates. Additionally, we may send you information about new products and services that may be of relevant interest to you. If you do not want to receive such marketing communications from us in the future, we will provide an Opt-out link or you can let us know by e-mailing or mailing us at the below respective addresses and telling us the name and addresses that you would like removed for those communications.

In addition, the information you provide through our Careers page may be used to consider you for employment with us and to improve our Website and/or App. We may also use that information to contact you about a position for which you applied or another position which may interest you. We may also contact you about future employment opportunities with us. If you no longer wish to be considered for employment with us, please contact us through one of the methods below.

## **Who We Share Your Information With**

We limit the release of information and we require privacy protections in our business relationships. We do not sell customer information. In addition, we may share your personal information when required by law, or with third parties that perform functions on our behalf. For more information on what the Bank does with your personal information, you may review our Privacy Notice at <https://www.parkbank.com/privacy>.

## **Cookies**

A cookie is an element of data that a website can send to your browser, which is then stored on your system. A cookie is useful for having the browser remember specific information across several pages or between visits to a website. A cookie does not store personally identifiable information or any sensitive information. Also, our site does not read any information stored in cookies given to you from other websites, except in cases where the other website is a provider of information or functionality within our website and that cookie is necessary to make our website function correctly.

Our website makes use of cookies for the following purposes:

- Website administration and personalization
- Authentication
- Completing your request
- Analysis of page and website information that does not identify specific individuals
- Retargeting

You can set your browser to notify you when you receive a cookie, giving you the chance to decide whether to accept it. Browsers may also be set up to display a warning when a cookie is used. You may even disable your

browser from accepting cookies. In order to provide you with the best possible experience while visiting our website, please enable cookies within your browser. Some portions of our website may not function properly if cookies are disabled.

## **Google Analytics**

We use a tool called “Google Analytics” to collect information about use of this site across devices. We have implemented the Remarketing and AdWords features of Google Analytics. The Remarketing feature allows us to serve you relevant advertising on third party websites if you have visited our Website, however accessed, but does not personally or directly identify you. AdWords allows us to manage our advertising and collect information about your visit to our Website. Visitors can opt-out of Google Analytics for Display Advertising and customize Google Display Network ads using the Ad Settings [link [www.google.com/settings](http://www.google.com/settings)]. **You can opt out of Google Analytics without affecting how you visit the Website.** For more information on opting out of being tracked by Google Analytics, visit this Google page [link <https://tools.google.com/dlpage/gaoptout>].

## **Leaving Our Website And/Or Linking To Third Parties**

Because our website is secure, your browser URL will inform you if you are leaving a secured portion of the site. We strive to ensure that any information you send us is safe. When you leave this Website and go to another linked site, we are not responsible for the content or availability of the linked site. Please be advised that we do not represent either the third party or you, if you enter into a transaction on the third party site. Further, the privacy and security policies of the linked site may differ from those practiced by us.

## **Control Over and Access to Your Information**

We enable you to have control over the accuracy of your personal information. You can delete or change your personal information with us at any time by contacting us via a method described under "Contact Us" below.

## **Do Not Track**

Third parties may collect information about you across different web sites, including our website. We do not currently utilize the capability to respond to web browser do not track signals or other mechanisms that provide you with the ability to exercise choice regarding the collection of this information.

## **Social Security Number Policy**

Social Security numbers are classified as “Confidential” information under our Information Confidentiality and Security Policy. Accordingly, Social Security numbers may only be accessed by and disclosed when there is a legitimate business need to know in accordance with applicable laws and regulations. Social Security numbers, whether in paper or electronic form, are subject to physical, electronic and procedural safeguards, and must be stored, transmitted, and disposed of in accordance with the provisions of our Information Confidentiality and Security Policy applicable to Confidential information. These restrictions apply to all Social Security numbers collected or retained by us in connection with customer, employee, or other relationships.

## **Contact Us**

If you have any questions about this Privacy Policy, please contact us at:

### **Mail**

**The Park Bank**

P.O. Box 8969

Madison, WI 53708-8969

### **Phone**

608-278-2801

800-359-7275

**Email**

bank@parkbank.com

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