

## Privacy Policy

Effective Date: 08/11/2023

This Privacy Policy explains how Spring Valley Bank collects, uses, and discloses personal information about our customers, prospective customers, and visitors to our website at <https://www.springvalleybank.com/>

### COLLECTION OF PERSONAL INFORMATION

**Information collected directly from you:** We may collect personal information directly from you, for example through a web form, during registration, while engaging in business, while setting up an account with us, when you contact us for customer support, or any time through out your professional relationship with Spring Valley Bank. Personal information we collect directly from you may include first and last name, address, email address, and phone number.

**Information collected from your device:** Our website may use technologies such as cookies, web beacons, pixels, and other similar technologies to automatically collect certain information from your device including, for example, your IP address, date and time of your visit, browser and operating system information, referring website address, and other information about how you interact with <https://www.springvalleybank.com/>. Our website , <https://www.springvalleybank.com/>, may also use cookies and similar technologies to enhance your user experience and enable certain features. Our email campaigns may also use tracking technologies such as web beacons, pixels and other similar technologies to automatically collect certain information such as your IP address, browser type and version, and email engagement statistics.

**Information collected from our partners:** We may collect personal information about you from our third-party partners and combine it with other information that we collect. Personal information we collect from our partners may include, for example, your demographic information, or product search history

### USE OF PERSONAL INFORMATION

We may use information collected about you for any lawful purpose, including the following:

- To provide you with our products and services, customer service and support, and other relevant information;
- To market our products and services to you, including by email and text message subject to your consent;
- To provide our website to you, to optimize our website, and to assist with our advertising and marketing efforts;
- To send you abandoned cart reminders if you added items to your shopping cart but did not complete check out;
- To comply with the law and to maintain the security of our website; or
- With your consent, or as otherwise disclosed at the time information is collected.

## DISCLOSURE OF PERSONAL INFORMATION

We may share the information we collect with other parties, including the following:

- With third-party service providers to assist us with providing and marketing our products and services, such as payment processors, data hosting services, analytics services, online store support, advertising partners, and email service providers.
- With Constant Contact, to send email marketing and text message communications. For more information about how we may use your information with Constant Contact and the information that may be collected through our email campaigns, see Constant Contact's Customer Data Notice available at <https://www.constantcontact.com/legal/customer-contact-data-notice>.
- With any affiliates or joint venture partners that we may have in the future.
- As part of a corporate sale, merger, or acquisition, or other transfer of all or part of our assets, including as part of a bankruptcy proceeding.
- If necessary to comply with applicable laws and regulations, to respond to a subpoena, search warrant or other lawful request for information we receive, or to otherwise protect our rights or the rights of third parties, or to protect the safety or security of any person or entity.
- With your consent or as otherwise disclosed at the time of data collection or sharing.

We may share information that has been de-identified or aggregated without limitation.

Our website may offer interactive features, such as the ability to leave reviews, that you can use to communicate with other website visitors or to submit and post your own content. If you disclose information in one of these forums, this information can be viewed, collected, and used by others.

## **DIGITAL ADVERTISING & ANALYTICS**

We may authorize our advertising partners to use cookies and similar technologies on our website to automatically collect certain information from your device, and we may share information about you, your purchases, and your interactions with our website with our advertising partners. These partners may also collect information from other websites or apps over time, including information about relationships among different browsers and devices. Such information can be used by us or our advertising partners to serve more relevant targeted ads. For more information about this type of advertising and how to opt out of targeted advertising from our advertising partners, go to [www.aboutads.info](http://www.aboutads.info).

We may also work with third parties that collect data about your use of our website and other sites or apps over time for non-advertising purposes. We use Google Analytics and other third-party services to improve the performance of the website and for analytics and marketing purposes. For more information about how Google Analytics collects and uses data when you use our website, visit [www.google.com/policies/privacy/partners](http://www.google.com/policies/privacy/partners), and to opt out of Google Analytics, visit [tools.google.com/dlpage/gaoptout](http://tools.google.com/dlpage/gaoptout).]

Your web browser may allow you to block or disable cookies; however, parts of our website may not function properly if you do so.

## **EMAIL AND TEXT MESSAGE COMMUNICATIONS**

If you wish to unsubscribe from our email campaigns, please click on the Unsubscribe link at the bottom of any marketing email sent from us. If you opt out of our email marketing, we will still send you messages related to our transactions and relationship with you, such as borrower transaction reminders.

If you wish to stop receiving text messages from us, reply STOP, QUIT, CANCEL, OPT-OUT, or UNSUBSCRIBE to any text message sent from us. For more information, see our Mobile Messaging Terms and Conditions available at <https://www.springvalleybank.com/sms>.

## **UPDATING YOUR INFORMATION**

When you have an account with us, you may review, change, or update your contact information by logging into your account.

## **CHANGES TO THIS PRIVACY POLICY**

We may update this Privacy Policy at any time. Please review it frequently.

## **CONTACT INFORMATION**

If you have any questions about this policy or our privacy practices, please contact us at [jpapp@springvalleybank.com](mailto:jpapp@springvalleybank.com) or 513-761-6688.

