

## Digital and Mobile Privacy Notice

Your privacy is important to us.

This Digital Privacy Notice explains how the First State Bank will collect, share, use, and protect information when you visit or use this online service and any other online services offered by us that link to or reference this policy (collectively, our “online services”).

This policy covers our online services, including but not limited to: our website and our mobile app, and social media sites or pages, as well as any interactions you may have while viewing content provided through one of our digital advertising campaigns (if any).

As you review this Digital Privacy Policy, here are a few general principles to keep in mind:

- Our online services are intended for a U.S. audience. If you visit or use one of our online services, your information may be transferred or processed in the United States of America.
- We do not knowingly collect personal information from children under 13 without parental consent. See the Children’s Online Privacy Protection Act (COPPA) section below.
- If you have a financial product or service with us, we may use and disclose information that we collect from or about you in accordance with our Privacy Notice, which offers you certain choices with respect to the use and sharing of your personal information.

### Online Collection and Use of Personal Information Collection

When you visit or use our online services, we may collect personal information directly or indirectly from or about you, such as your name, email address, postal address, telephone number(s), account numbers, location information, username and password or other unique identifiers.

We may also collect payment card information, Social Security Numbers (SSN), driver’s license numbers (or comparable) or other unique identifiers when you provide such information while using our online services and where we believe it is reasonably necessary for ordinary business purposes.

We may use personal information:

- To respond to your inquiries and fulfill your requests.
- Support the ongoing management and maintenance of our products and services including to provide account statements, online banking access, online services, customer service, payments and collections, and account notifications.
- Establish your account(s) and/or preferences, process transactions for our products and services including checking accounts, credit cards, loans, investment accounts, as well as additional products for businesses such as commercial financing and payment services.
- To provide important information regarding the products or services for which you apply or may be interested in applying for, or in which you are already enrolled, changes to terms, conditions, and policies and/or other administrative information.

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- Enable information security and anti-fraud operations, verify your identity, as well as credit, underwriting, and due diligence.
- Support audit and investigations, legal requests and demands, as well as exercise and defend legal claims.
- Enable the use of service providers for business purposes.
- For compliance, fraud prevention, and safety purposes, including protecting the security of account and personal information.
- Comply with policies, procedures, and contractual obligations.
- Collect information through our social media pages and other online interactions with you to assist in verifying your identity and account status. We may combine this online information with information collected from offline sources or information we already have.
- Personalize, develop, as well as improve our products and services.
- Support customer relationship management.
- To personalize your experience on our websites and enhance websites.
- To allow you to participate in surveys and other forms of market research, sweepstakes, contests, and similar promotions and to administer these activities. Some of these activities have additional rules, which may contain additional information about how Personal Information is used and shared.
- Understand how you use our websites, mobile applications, and other digital properties (collectively, the "Sites").
- The methods and devices you use to access our Sites.
- Make improvements to our Sites.
- Conduct research and analysis, identify usage trends, determine effectiveness of promotional campaigns, and to drive product and services innovation.
- Conduct research and analysis, identify usage trends, determine effectiveness of promotional campaigns, and to drive product and services innovation.
- Send you marketing and advertising communications about our products and services, tailored to your interests or more general in nature.
- Information stored on your device, such as location, camera, contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account.

We may also use data that we collect on an aggregate or anonymous basis (such that it does not identify any individual customers) for various business purposes, where permissible under applicable laws and regulations.

## Additional Sources of Information

We may also collect information about you from additional online and offline sources including from third parties, outside companies or organizations that interact with us in connection with the services we perform and products we provide.

We may combine this information with the personal and other information we have collected about you under this Digital Privacy Notice.

## First State Bank Mobile

For your convenience, we offer you the ability to access some of our products and services through mobile applications and mobile-optimized websites.

When you interact with us through our Mobile applications, we may collect information such as unique device identifiers for your mobile device, your screen resolution and other device settings, information about your location, and analytical information about how you use your mobile device.

## FACTS: WHAT DOES FIRST STATE BANK DO WITH YOUR PERSONAL INFORMATION FROM THE MOBILE APPLICATION

**WHY?** The mobile application requests access to information stored on your device such as location, camera, contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account. It is important for you to understand that:

- Before granting access to this information, you will be prompted to give the application that permission.
- If you do not wish to grant that permission, you may decline.
- If you later change your mind, those permissions can be updated in your device's settings.

**WHAT?** Some examples of information your app will request access to are:

- Location
- Contacts
- Camera

**HOW?** 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.

The application information is retained in accordance with state and federal record retention laws.

We may share the information we collect from and about you with our affiliates and other third-parties, service providers and contractors.

- **Affiliates.** We may disclose your personal information with our subsidiaries, and affiliates, for purposes consistent with this Privacy Notice.
- **Service Providers and Contractors.** We may disclose personal information with third-party service providers and contractors subject to appropriate confidentiality and use restrictions, as part of providing products and services, completing transactions, supporting everyday operations or business management and development.
- **Advertising or Analytics Providers.** As mentioned above, we may use personal information in support of our: (1) advertising and marketing efforts, including to serve interest-based advertisements across the Internet; and track and categorize your activity, interests and device(s) used over time on our websites and applications, and on third-party websites and mobile applications; and (2) research and analytics efforts, including to better understand your use of our websites and applications to improve those technologies and optimize your experience and interactions.

To do this, we may disclose your information with certain third-party advertising or analytics providers (collectively, "Analytics and Advertising Providers") through our use of Collection Technologies. These Analytics and Advertising Last Updated Date: 03/01/2023

Providers may use Collection Technologies on our digital properties to collect and store information about you and your use of our websites, applications, and other digital properties.



**WHAT DOES FIRST STATE BANK DO WITH YOUR PERSONAL INFORMATION?**

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|-------------|--|
| <b>Why?</b> | 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. |
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| <b>What?</b> | <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</li> <li>• Account balances</li> <li>• Payment history</li> <li>• Account Transactions</li> <li>• Checking account information</li> <li>• Wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
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| <b>How?</b> | 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 First State Bank chooses to share; and whether you can limit this sharing. |
|-------------|---|

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

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|-------------------|-------------------|
| <b>Questions?</b> | Call 580-623-4945 |
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| What we do   |  |
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| How does First State Bank protect my personal information? | 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.<br>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees to whom access is appropriate.          |
| How does First State Bank collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Give us your contact information</li> <li>• Make a wire transfer</li> <li>• Show your driver's license</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.                 |
| Why can't I limit all sharing?                             | Federal law gives you the right to limit only <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> State laws and individual companies may give you additional rights to limit sharing. |

| Definitions     |   |
|-----------------|---|
| Affiliates      | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>First State Bank has no affiliates.</i></li> </ul>   |
| Nonaffiliates   | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>First State Bank does not share with non-affiliates so they can market to you.</i></li> </ul> |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>First State Bank doesn't jointly market</i></li> </ul>                       |

**Other Important Information**

**For Alaska, Illinois, Maryland and North Dakota Customers.** We will not share personal with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For California Customers.** We will not share personal with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Customers.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For Vermont Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and will not share personal information with affiliates about your creditworthiness without your authorization.