

ONLINE PRIVACY

Generally

When you use Internet banking to apply for one of our products or services, or sign up for an online service, such as bill payment, we will request information, such as your e-mail address or your account number. This information allows you to perform certain tasks (e.g., correspond with us or review your accounts) and it allows us to provide the information you requested. In these cases, we collect only the information necessary to interact with you. We also gather data to track Web site usage, such as number of hits, pages visited, and the length of user sessions, in order to evaluate the usefulness of our sites. This information is not specific to your personally identifiable financial information.

Online Tracking and Advertising

Cookies

A cookie is an element of data that a Web site can send to your browser, which may then be stored on your system. A cookie does not retrieve any data from your hard drive, carry computer viruses, or capture your e-mail address. Cookies help Web sites to keep track of user preferences and to recognize return visitors. So, when you return to a Web site you've visited before, your browser gives this data back to the server.

We use cookies to make your online experience with us a more focused one based on the products and services you have with us. We also use cookies for various purposes, such as maintaining continuity during an online session, gathering data about the use of our site, or monitoring our online promotions. This information helps us inform you about additional products, services, or promotions that may be of interest to you.

You can set your browser to reject cookies. However, if you choose to reject cookies, you cannot bank online with us. If your browser rejects cookies, you may not be able to sign on to your favorite sites or use the features you like most within those sites.

Pixel and Google Analytics

We utilize pixel and Google analytics to collect web site usage and trends without obtaining information to identify specific users. This information is provided to us through the use of web beacons embedded in our web site's code.

To learn more about pixel, including how to opt out, visit www.aboutads.info/choices.

To learn more about Google analytics, including how to opt out, visit <https://tools.google.com/dlpage/gaoptout>.

Links on Our Website

We may provide links to sites outside of our Web site to alert you to products, information, and services offered by third parties. These links are provided as a courtesy to give you access to information that may be of interest to you, and may be to both the private and public sector Web sites. Although we will only provide links to sites we believe are reputable, we do not make any representations concerning the linked sites' contents or availability. Please note that linked sites may have different privacy and information

security policies than Riddell National Bank. You should review each site's privacy and information security policies carefully before you enter confidential information onto the site.

Children's Online Privacy Protection Act

The Children's Online Privacy Protection Act (COPPA) was passed to give parents increased control over what information is collected from their children online and how such information is used. The law applies to web sites and services directed to, and which knowingly collect information from, children under the age of 13. Riddell National Bank web sites and online services are not directed to children under the age of 13, nor is the information knowingly collected from them. For additional information on COPPA protections, link to the Federal Trade Commission's web site at www.onguardonline.gov