

# IROQUOIS FARMERS STATE BANK

## Mobile Banking (Configure Mobile XD) Privacy Notice

Configure Mobile XD, known as Mobile Banking is powered by Fiserv and helps you manage your money, view your transactions and accounts, making it easy to manage your finances on the go. Mobile Banking provides the Services to users on behalf Iroquois Farmers State Bank as a service provider.

This Privacy Notice, in combination with relevant privacy notices that Iroquois Farmers State Bank provides to you (e.g., pursuant to financial privacy laws), informs you of the policies and practices regarding the collection, use and disclosure of any personal information that Mobile Banking collects from or about users in connection with our mobile application (the “Services”). The specific capabilities of the Services available to you vary depending on Iroquois Farmers State Bank. You can find more information about Iroquois Farmers State Bank’s privacy policies and your choices at Iroquois Farmers State Bank’s website or by contacting Iroquois Farmers State Bank.

The Mobile Banking allows you to:

- get real-time balances for your accounts
- manage your money
- view your transactions and statements
- make transfers
- pay your bills and manage billers
- deposit a check
- manage cards
- locate branches and ATMs
- receive alerts

### **THE TYPES OF INFORMATION MOBILE BANKING COLLECTS**

Mobile Banking may collect personal information from you in the following ways:

(a) Personal Information You or Iroquois Farmers State Bank Provide to us.

- Mobile Banking may collect personal information from you or Iroquois Farmers State Bank, such as your first and last name, address, e-mail, User IDs, telephone number, and social security number when you open a new financial account or register for other financial services. Device images/videos may be accessed when you deposit a check. Device location may be accessed to detect and prevent card transaction fraud and also to provide branch and atm locations.
- Mobile Banking may collect the financial and transaction information necessary to provide you with the Services, including account numbers, payment card expiration date, payment card identification, verification numbers, and transaction and payment history.(c) Personal Information Collected Via Technology. We and our service providers may automatically log information about you, your computer or mobile device, and your interaction over time with our Services, our communications and other online services, such as:
- Device data, such as your computer’s or mobile device’s operating system type and version, manufacturer and model, browser type, screen resolution, RAM and disk size, CPU usage, device type (e.g., phone, tablet), IP address, unique identifiers, language settings, mobile device carrier, radio/network information (e.g., WiFi, LTE, 3G), and general location information such as city, state or geographic area.

- Online activity data, such as pages or screens you viewed, how long you spent on a page or screen, the website you visited before browsing to the Service, navigation paths between pages or screens, information about your activity on a page or screen, access times, and duration of access.
- Cookies, which are text files that websites store on a visitor's device to uniquely identify the visitor's browser or to store information or settings in the browser for the purpose of helping you navigate between pages efficiently, remembering your preferences, enabling functionality, and helping us understand user activity and patterns.
- Local storage technologies, like HTML5 that provide cookie-equivalent functionality but can store larger amounts of data, including on your device outside of your browser in connection with specific applications.
- Web beacons, also known as pixel tags or clear GIFs, which are used to demonstrate that an email was accessed or opened, or that certain content was viewed or clicked.
- Location Information. If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, Mobile Banking will collect your location information when you use the Services; for example, to provide our fraud detection services. If you do not want Mobile Banking to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device.

## **HOW MOBILE BANKING USES YOUR INFORMATION**

(a) General Use. In general, Mobile Banking uses your personal information to respond to your requests as submitted through the Services, to provide you the Services you request, and to help serve you better.

Mobile Banking uses your personal information in the following ways:

- facilitate the creation of, secure and maintain your account;
- identify you as a legitimate user in Mobile Banking's system;
- provide improved administration of the Services;
- provide the Services you request;
- improve the quality of experience when you interact with the Services;
- send you administrative e-mail and/or push notifications, such as security or support and maintenance advisories; and
- send surveys, offers, and other promotional materials related to the Services.

(b) Compliance and protection. We may use your personal information to:

- comply with applicable laws, lawful requests and legal process, such as to respond to subpoenas or requests from government authorities;
- protect our, your or others' rights, privacy, safety or property (including by making and defending legal claims);
- audit our internal processes for compliance with legal and contractual requirements and internal policies;
- enforce the terms and conditions that govern the Service; and
- prevent, identify, investigate and deter fraudulent, harmful, unauthorized, unethical or illegal activity, including cyberattacks and identity theft.

(d) Creation of Non-Identifiable Data. Mobile Banking may create de-identified information records from personal information by excluding certain information (such as your name) that makes the information personally identifiable to you. Mobile Banking may use this information in a form that does not personally identify you to analyze request patterns and usage patterns to enhance Mobile Banking's products and services. Mobile Banking reserves the right to use and disclose non-identifiable information to third parties in its discretion.

## **DISCLOSURE OF YOUR PERSONAL INFORMATION**

Mobile Banking discloses your personal information as described below.

- a) At the Direction of Iroquois Farmers State Bank. Mobile Banking may share your information with Iroquois Farmers State Bank or with third parties at the direction of Iroquois Farmers State Bank. Other than as described in this Privacy Notice in connection with the Services, this Privacy Notice does not apply to the processing of your information by Iroquois Farmers State Bank or third parties with whom Mobile Banking shares information at Iroquois Farmers State Bank's direction.
- b) Third Party Service Providers. Mobile Banking may share your personal information with third party or affiliated service providers that perform services for or on behalf of Mobile Banking, for the purposes described in this Privacy Notice, including: to provide you with the Services; to conduct quality assurance testing; to facilitate the creation of accounts; to optimize the performance of the Services; to provide technical support; and/or to provide other services to Mobile Banking.
- c) Corporate Restructuring. Mobile Banking may share some or all of your personal information in connection with or during negotiation of any merger, financing, acquisition or dissolution transaction involving the sale, transfer, divestiture, or disclosure of all or a portion of Mobile Banking's business or assets. In the event of an insolvency, bankruptcy, or receivership, personal information may also be transferred as a business asset. If Mobile Banking's company, business or assets is acquired by another company, that company will possess the personal information collected by Mobile Banking and the company will assume the rights and obligations regarding your personal information as described in this Privacy Notice.
- d) Authorities and Others. Regardless of any choices you make regarding your personal information, Mobile Banking may disclose your personal information to law enforcement, government authorities, and private parties, for the compliance and protection services described above.

## **LINKS TO OTHER SITES**

The Services may contain links to third party websites. When you click on a link to any other website or location, you will leave the Services and go to another site and another entity may collect personal and/or anonymous information from you. Mobile Banking's provision of a link to any other website or location is for your convenience and does not signify Mobile Banking's endorsement of such other website or location or its contents. Mobile Banking has no control over, does not review, and cannot be responsible for, these outside websites or their content. Please be aware that the terms of this Privacy Notice do not apply to these outside websites. We encourage you to read the privacy notice of every website you visit.

## **YOUR CHOICES REGARDING YOUR INFORMATION**

You have several choices regarding use of information on the Services.

- a) How We Respond to Do Not Track Signals. Some web browsers transmit "do not track" signals to the websites and other online services with which your web browser communicates. There is currently no standard that governs what, if anything, websites should do when they receive these signals. Mobile Banking currently does not take action in response to these signals. If and when a standard is established, Mobile Banking may revise its policy on responding to these signals.
- b) Access, Update, or Correct Your Information. You can access, update or correct your information by changing preferences in your account. To do so, you should contact Iroquois Farmers State Bank. For additional requests, please contact Iroquois Farmers State Bank on whose behalf we are providing the Services to you.
- c) Opting Out of Email or SMS Communications. If you have signed-up to receive our email marketing communications, you can unsubscribe any time by clicking the "unsubscribe" link included at the bottom of the email or other electronic communication. Alternatively, you can opt out of receiving marketing communications by contacting us at the contact information under "Contact Us" below. If you provide your phone number through the Services, Mobile Banking may send you

notifications by SMS, such as provide a fraud alert. You may opt out of SMS communications by unlinking your mobile phone number through the Services.

- d) **Opting Out of Location Tracking.** If you initially consented to the collection of geo-location information through the Services, you can subsequently stop the collection of this information at any time by changing the preferences on your mobile device. Please note, however, that if you withdraw consent to Mobile Banking's collection of location information, you may no longer be able to use some features of the Services.

## **SAFEGUARDS AND RETENTION**

We implement reasonable administrative, technical and physical measures in an effort to safeguard the information in our custody and control against theft, loss and unauthorized access, use, modification and disclosure. Nevertheless, transmission via the internet is not completely secure and we cannot guarantee the security of your information.

Federal laws and regulations require that US financial institutions retain original, active, and historical records. Your personal and financial data will be retained for a period of five to ten years, depending on applicable laws, regulations and legitimate business needs.

## **PRIVACY NOTICE UPDATES**

This Privacy Notice is subject to occasional revision. Iroquois Farmers State Bank or Mobile Banking may notify you, in their sole discretion, of any material changes in Mobile Banking's collection, use, or disclosure of your personal information by posting a notice on the Services. Any material changes to this Privacy Notice will be effective thirty (30) calendar days following notice of the changes on the Services or immediately where no notice is given. These changes will be effective immediately for new users of the Services. If you object to any such changes, you must notify Iroquois Farmers State Bank prior to the effective date of such changes that you wish to deactivate your account. Continued use of the Services following notice of any such changes (or use of the Services after any such changes) shall indicate your acknowledgement of such changes.

## **CONTACT MOBILE BANKING**

If you have any questions or complaints about this Privacy Notice or Mobile Banking's data collection or processing practices, or if you want to report any security violations to Mobile Banking, please contact Iroquois Farmers State Bank.

**Iroquois Farmers State Bank  
111 W Lincoln Avenue  
PO Box 130  
Iroquois, IL 60945**

**815-698-2346**

# IROQUOIS FARMERS STATE BANK

111 W. LINCOLN AVE. - IROQUOIS, IL 60945

815-429-3337

Branch Offices - Ashkum, Beaverville, Gilman, Sheldon and Watseka

## PRIVACY POLICY NOTICE

### FACTS WHAT DOES IROQUOIS FARMERS STATE BANK DO WITH YOUR PERSONAL INFORMATION?

<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 and income</li><li>▪ Account balance and transaction history</li><li>▪ Credit history and credit scores</li></ul> <p>When you are <i>no longer</i> our member, 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 reasons financial companies can share their customers' personal information, the reason Iroquois Farmers State Bank chooses to share, and whether you can limit this sharing.
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Reasons we can share your personal information	Does Iroquois Farmers State 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	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes –</b> information about your credit worthiness	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share

<b>Questions?</b>	Call (815) 429-3337 or go to <a href="http://www.iroqbank.com">www.iroqbank.com</a>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Iroquois Farmers State Bank

<b>What we do</b>	
<b>How does Iroquois Farmers State 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. Iroquois Farmers State Bank restricts access to nonpublic personal information about you only to its employees who need that information to provide services and products to you
<b>How does Iroquois Farmers State 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 or make deposits /withdrawals from your account</li> <li>▪ Pay your bills or apply for a loan</li> <li>▪ Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all 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 credit worthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for non-affiliates to market to you</li> </ul>

<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>Iroquois Farmers State Bank does not share with our affiliates. .</i></li> </ul>
<b>Non-affiliates</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>Iroquois Farmers State Bank does not share with non-affiliates 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> <ul style="list-style-type: none"> <li>▪ <i>Iroquois Farmers State Bank does not jointly market.</i></li> </ul>