

First Bank of Greenwich (FBOG) (“we,” “our”) is entrusted with your sensitive financial data. FBOG respects the privacy of our customers (“you,” “your”) and is committed to treating customer data responsibly and protecting your privacy. This Internet Online Banking Privacy Disclosure outlines how we collect, use, disclose, and safeguard your data when you visit our website or use FBOG provided online banking services. By using our online banking services, you acknowledge and agree to the practices described below.

Cookies

The FBOG web server may use a “cookie” temporarily stored in the visitor’s computer memory (RAM) to allow the web server to log the pages viewed within the site and to know if the site has been visited before.

Safeguards

We maintain physical, electronic, and procedural safeguards that are designed to comply with federal standards to guard the nonpublic personal information of our customers. If you are a customer, and you decide to close your account(s) or become an inactive customer, we will continue to adhere to our general privacy policy, as described in the privacy notice we provide to our customers.

Children’s Online Privacy

The law requires parental consent to collect or use information from a child under 13. We do not knowingly collect personal information from children under the age of 13. Please do not provide us with any personal information if you are under the age of 13.

Data We Collect

Personal Data: When you visit or use our online banking services, we may collect personal data from or about you including your name, email address, mailing address, telephone number(s), account numbers, username, when you provide such data while using our online banking services and where we believe it is reasonably required for ordinary business purposes.

- **Non-Personal Data:** In addition to the personal data described above, we may collect certain data about your use of our online banking services. For example, we may capture the IP address, Browser type, Operating system, Referring URLs, Pages viewed, Device data, Cookies and tracking technologies. If you have enabled location services on your mobile phone and agree to the collection of your location when prompted by the location services, we will collect location data when you use the Services even when the app is closed or not in use; for example, to provide our fraud detection services. If you do not want us to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device.

- **Opting Out of Location Tracking.** If you initially consented to the collection of geo-location information through the Services, you could 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 our collection of location information, you may no longer be able to use some features of the App.

Other Sources of Information

We may also collect information about you from additional online and offline third-party sources, such as credit reporting agencies. We may combine this information with the personal and other information we have collected about you. See **How We Use Your Data** below for information as to how tracking technology data is used.

How We Use Your Data

We use the data discussed above in the following ways:

- Process transactions and manage your accounts.
- Communicate with you about your account and our services.
- Detect and prevent fraud.
- Comply with legal and regulatory requirements.
- Provide, maintain, and improve our services.
- To authenticate you and personalize your online banking experience.
- Performing analytics concerning your use of our online banking services, including your responses to our emails and the pages and advertisements you see.

How We Share Your Data

Please see our Privacy Policy Disclosure Notice <https://greenwichfirst.com/privacy-policy> for details about how we use and share your data.

Additional Information

Data Security: We implement appropriate technical and organizational measures to protect your data from unauthorized access, use, or disclosure. Despite our efforts, no security measures are completely secure.

Changes to Online Banking Privacy Practices: We may update this disclosure from time to time. We will notify you by revising the effective date in the footer of this disclosure maintained on our website. We encourage you to visit our website to review this disclosure periodically.

Hyperlinks

The FBOG website and our Online Banking System may, from time to time, contain links to other sites. The FBOG is not responsible for the privacy or security practices employed by

these third-party sites, and we recommend that you review their privacy and security practices before you provide any personal or confidential information. FBOG is not responsible for the content of third-party sites hyperlinked from our Online Banking or Website, nor does it guarantee the products or services offered on third-party sites.

Comments about this website should be directed to:

The First Bank of Greenwich
Electronic Banking Department
444 E. Putnam Avenue
Cos Cob, CT 06807
Tel: [\(203\) 629-8400](tel:2036298400)

You may also send electronic mail (“e-mail”) to us at info@greenwichfirst.com. Please be advised, however, that general e-mail may not be secure. Please do not send confidential information (such as your social security number or account number) through general e-mail.