



## ONLINE PRIVACY POLICY UNDER CALIFORNIA LAW

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**September 30, 2014**

Maintaining your confidential financial information is an important part of Folsom Lake Bank's corporate culture, employee code of conduct, employee training, operating procedures, and privacy policy. We want you to understand the policies and procedures that we have developed to help protect the confidentiality of personal information about you. This notice discloses the privacy practices for [www.folsomlakebank.com](http://www.folsomlakebank.com); a website owned and maintained by Folsom Lake Bank.

### **Children's Online Privacy Protection Act (COPPA)**

It is NOT the practice or the desire of Folsom Lake Bank to collect information about minors on this website. We respect the privacy of children and comply with the practices established under the Children's Online Privacy Protection Act. We do not knowingly collect or retain personally identifiable information from children under the age of 13.

### **If You Are "Just Visiting" Our Website**

If you do not use any of our online services, then we collect and store only the name of the domain from which you access the Internet, the date and time you access our website, and your Internet address. We may use the information we collect through the use of "**cookies**". These are used to collect the number of visitors to the various sections of our site, and to aid us in the navigation of the website to make it more useful to visitors.

### **Definition of "Cookies"**

A cookie is a very small text file placed on your hard drive by a Web Page server. It is essentially your identification card, and cannot be executed as a code or deliver viruses. It is uniquely yours and can only be read by the server that gave it to you. When you return to a previously visited website your browser sends the cookie back to the server to notify the website of your previous activity. You can modify your browser to disable cookies, including session cookies.

Please note: In order for Bank customers to use our Online Banking functions, you must set your browser to enable cookie sessions.

### **Personally Identifiable Information we collect from you when you use our online services**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you:



If you sign up to access our Consumer Online Banking, we will collect the following information:

- First and Last Name (Middle Name – optional)
- Current Address (City, State, Zip Code)
- Country
- Social Security Number
- Email Address
- Day and Evening Phone Numbers
- Account Number
- Account Type
- Last Deposit Amount
- A security question of your choosing.
- The answer to the security question above.
- Login ID
- Password

### **E-mail**

You may also decide to send us information that personally identifies you, for example, in an e-mail message. We will use that information to respond to the inquiry and provide accurate information in response to questions.

### **Changing Your Personally Identifiable Information**

- You may change your email address and contact numbers for online banking by logging onto Online Banking.
- You may change any other information by contacting us directly at 916-985-8700.

### **Information Sharing**

Folsom Lake Bank does not share nonpublic information with non-affiliated third parties except when permitted by law or as disclosed in Folsom Lake Bank's Privacy Policy which is located at [www.folsomlakebank.com](http://www.folsomlakebank.com) on the bottom of the home page. This means that we share information about you with others under certain circumstances specifically permitted by the laws that govern us. For example, we are permitted to share information

- in order to service your loans or accounts;
- to respond to legal requirements;
- to report your credit, checking and transactional experience with us to consumer reporting agencies as permitted by the Fair Credit Reporting Act;
- to companies which perform services for us, such as check printing or electronic banking services;
- to our regulators, accountants, auditors and others who assist us in preventing fraud or losses;
- to persons who may assist us in connection with selling the assets of our business.



## **Security**

We take precautions to protect your information. When you submit sensitive information via the website and within our online banking services, your information are protected both online and offline. Wherever we collect sensitive information, that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a closed lock icon at the top of your web browser, or looking for "https" at the beginning of the address of the web page. While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, branch personnel) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

## **Prevention Measures You Can Take to Secure Your Online Access**

- Do not share your Login ID and/or Password credentials
- Exit your browser by using the Logout feature or clicking on the X, do not use the back browser
- Never provide confidential information in regular email
- Lock your computer if you have to walk away
- Change your password regularly
- Keep your computer and anti-virus software up to date
- Do not open email attachments from unknown sources

## **External Links Disclaimer**

Folsom Lake Bank has no control over information at any site hyperlinked to or from this Site. Folsom Lake Bank makes no representation concerning and is not responsible for the quality, content, nature, or reliability of any hyperlinked site and it provides a hyperlink to you only as a convenience. The inclusion of any hyperlink does not imply any endorsement, investigation, verification or monitoring by Folsom Lake Bank of any information in any hyperlinked site. In no event shall Folsom Lake Bank be responsible for your use of a hyperlinked site.

## **Notification of Changes**

We reserve the right to amend the Online Privacy Policy at any time. We will post and inform you of the revised Online Privacy Policy by noting at the top the latest revision date of the policy. Any changes to this Online Privacy Policy will become effective upon the posting of the revised Online Privacy Policy on the website. By continuing to use the website following such changes, you will be deemed to have agreed to such changes. If you do not agree with the terms of this Online Privacy Policy, as it may be amended from time to time, in whole or in part, please do not continue using this website.