

INTERNET PRIVACY DISCLOSURE

At Jefferson Bank, we make the privacy of our customers' information a top priority. This Internet Privacy Policy applies to your use of the websites and mobile device applications ("Websites") of Jefferson Bank ("Bank", "we", "our"), regardless of whether you are using a desktop computer, laptop, smart phone, electronic tablet, or other electronic device. This Internet Privacy Policy explains how we may collect information from you online when you visit or use our Websites and how we may protect and use that information.

If you are a Bank customer, you should also review our [Privacy Policy](#), which more broadly governs Bank's handling of your personal information.

INFORMATION WE COLLECT

The types of personal information we collect, and share depend on the product or service you have with us. We may collect other information such as browser information, information collected through cookies, IP address of the device you are using to connect to our Websites, the type of operating system and browser you use, information about the site you came from, the parts of our Websites you access, and the site you visit next. The Bank and our third-party service providers also may collect and store other information you volunteer to us, such as review feedback or contact information, when accessing or using the Bank's Websites.

Once you have registered for any Bank service or services (the "Service(s)") available through the Websites, you and the Bank shall be subject to the applicable agreement ("Service Agreements") that you agree to at the time of registration for the service. You agree to review the Terms regularly, and your continued access or use of the Site will mean that you agree to any changes.

We may collect and store the following information when you use any of our Websites:

Contact and Content Upload Information. When you contact us using our online contact form or message center, we collect the messages you send as well as the personal information you provide, such as your name, phone number, and email address. If you upload an attachment such as a photo or document, we also collect the personal information you submit at the time.

Log Data. When you access and use our Websites, we automatically record information concerning the device you are using and your activity on the Websites. This may include your device's Internet Protocol ("IP") address, your browser type, the types of information you search for and view on our Websites, locale preferences, location, identification numbers associated with your device, and your mobile carrier.

Cookies. A "cookie" is a small data file that is transferred to your device. We use cookies to collect information in order to study, enhance and improve the use and capabilities of our Websites. We also use cookies to record preferences you have entered and to modify the Websites accordingly.

IP Address. An IP Address is a number automatically assigned to a device by your Internet Service Provider. The collection of IP Addresses is a standard practice on the Internet and done automatically by our Websites and third-party service providers.

Geo-Location Information. Many devices permit Websites or applications to access real-time location-based information. Our Websites or applications may collect such information, with your permission, in order to enhance the features and functionality of our Websites. In addition, some of the information we already collect, such as IP addresses, may be used to estimate an approximate location of the device you are using to access our Websites.

OUR USE OF INFORMATION

We use your information to verify your identity, provide you with quality customer service, and improve our Websites and service offerings. We may be obligated by law to retain certain communications and other information concerning you. In addition, we may retain and use communications and identifying information (such as IP addresses) in order to maintain audit trails for security and anti-fraud purposes.

DISCLOSURE OF INFORMATION

We disclose information concerning you as necessary to run our everyday business, such as in connection with processing your transactions. We also may disclose information concerning you if required to do so by law or if we believe that such an action is necessary to comply with a legal obligation or to protect and defend our rights or property, or those of our customers.

ONLINE TRACKING AND ADVERTISING

The Bank advertises online through our websites and mobile applications as well as through other sites and mobile apps not affiliated with the Bank. We also may contract with third parties to deliver advertisements and monitor activities on our own and other websites. When browsing the Internet, you may see a banner ad for a Bank product or service. These ads may appear on your browser's sites, or other Bank Websites. Our third-party providers may use cookies or other technology to serve ad banners to websites we've paid to advertise our products or services.

If you would like more information about this practice and to know your choices about not having this information used by these companies, please review our [Privacy Policy](#).

OUR USE OF MOBILE APPLICATIONS

The Bank's Mobile Banking Application allows you to access your account balances, deposit checks, make transfers, receive alerts, manage cards, and pay bills on your mobile device in accordance with our Online Banking Agreements. This Internet Privacy Policy applies to any Personal or Other Information that we may collect through the Mobile Banking Application.

Optional Permissions	Function	Example
Camera	Allows access to the device's camera	Mobile remote check deposit
Files and Media	Allows access to files/media on the device	Mobile remote check deposit, secure message attachments
Location	Allows access to device location	Maps – branches and ATMs
Contact Lists*	Allows access to device contact list	Person to person payments, such as Zelle*** Services

*Zelle® will collect your contact information when you provide access to your contact information. This includes names of your contacts and their phone numbers, email addresses, postal addresses, and other contact information, so that you can transfer money to and from people in your contact list for your convenience and enhanced experience.

SECURITY

The Bank is committed to maintaining the security of your information. When you send information to us using the Internet, we use TLS (Transport Layer Security) or SSL (Secure Socket Layer) protocols to secure the transmission of information that you send to us over the Internet. Once we receive information, we store and protect it using reasonable efforts, consistent with industry standards, to protect the information you provide from unauthorized access and use and complies with federal law.

PRIVACY OF CHILDREN

Naturally, the safety of children is very important to Jefferson Bank. Minors should always ask a parent or legal guardian for permission before sending personal information to anyone online. Only the parent or legal guardian of a minor can access our Websites and services, even when a deposit account has been established on behalf of the minor. Should you have additional questions or concerns, please contact our Electronic Banking Department, Monday through Friday at (210) 736-7600

Limit Sharing and How to Contact Us

Customers can limit sharing of information as described in the [Privacy Policy](#).

Should you have any questions or concerns regarding your information or privacy-related issues, please contact us via any of the methods listed directly below:

Via Mail

PO Box 5190
Attn: Information Security
San Antonio, Texas 78201

Via Email

compliance@jeffersonbank.com

Via Telephone

(210) 736-7600

Upon your verifiable request using any of these methods, we will do our best to correct inaccurate information that we have concerning you.

CHANGES TO THIS PRIVACY POLICY

We may need to make changes to this Privacy Policy from time to time, in order to reflect changes to our Websites or services, or to accommodate new technology or legal requirements and guidelines. Please check the links on our Websites to this Privacy Policy for any updates periodically. Changes to this Privacy Policy will become effective when posted on our Websites, unless otherwise indicated. Your use of our Websites following these changes will constitute your agreement to such changes.

****Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.**