

## **Mobile Privacy Policy**

**Last Updated 06/06/2023**

Abbeville Building & Loan's Mobile Banking App (the "App") - powered by Fiserv - helps you manage your money, view your transactions and accounts, making it easy to manage your finances on the go.

The App provides services to users on behalf of Abbeville Building & Loan as a service provider. This Privacy Notice, in combination with relevant privacy notices that Abbeville Building & Loan 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 the app 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 Abbeville Building & Loan. You can find more information about Abbeville Building & Loan's privacy policies and your choices at [www.abbemae.com](http://www.abbemae.com) or by contacting us at (337)893-1170.

Depending on the services offered by Abbeville Building & Loan, the App may allow 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

### **THE TYPES OF INFORMATION THE APP COLLECTS**

The App may collect personal information from you in the following ways:

(a) Personal Information You or Abbeville Building & Loan provide to us.

- The App may collect personal information from you, such as your first and last name, address, email, telephone number, and social security number when you create an account.
- If you provide feedback or contact us via email, we will collect your name and email address, as well as any other content included in the email, in order to send you a reply.
- The App also collects other types of personal information that you provide voluntarily, such as any information requested by us if you contact us via email regarding support for the services.

(b) Personal Information Collected from Third Parties. The App may collect certain information from identity verification services and consumer reporting agencies, including credit bureaus, in order to provide some of our Services.

(c) Personal Information Collected Via Technology. The App 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 versions, manufacturer and model, browser type, screen resolution, RAM and disk size, PCU 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 effectively, 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 large amounts of data, including on your device outside of your browser in connection with specific applications.
- Web beacons, also known as pixel tags are clear GIFs, which are used to demonstrate that an email was accessed or opened, or that certain content was viewed or clicked.
- Local information. If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, the App will collect your location information when you use the Services; for example, to provide our fraud detection services. If you do not want the App to collect this information, you may decline the collection of your location when prompted or adjust the location service settings on your device.

## **HOW THE APP USES THE INFORMATION**

(a) General Use. In general, the App uses your personal information to respond to your request as submitted through the Services, to provide you with the Services you request, and to help serve you better. The App uses your personal information in the following ways:

- Facilitate the creation of, secure and maintain your account;

- Identify you as a legitimate user in the App 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 email 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 your internal processes for compliance with legal and contractual requirements and internal policies;
- Enforce the terms and conditions that govern the Services; and
- Prevent, identify, investigate, and deter fraudulent, harmful, unauthorized, unethical or illegal activity, including cyber-attacks and identity theft.

(c) Creation of Non-Identifiable Data. The App 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. The App may use this information in a form that does not personally identify you to analyze request patterns and usage patterns to enhance our products and services. The App reserves the right to use and disclose non-identifiable information to third parties in its discretion.

## **DISCLOSURE OF YOUR PERSONAL INFORMATION**

The App disclose your personal information as described below:

(a) In accordance with our other privacy notices. Other than as described in this privacy policy in connection with the App, this privacy policy does not apply to the processing of your information by us or third parties with whom we share information.

(b) Third Party Service Providers. We may share your personal information with third parties or affiliated service providers that perform services for/or on behalf of us in providing the App, for the purposes described in this Privacy Policy, 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 the App.

(c) Corporate Restructuring. The App may share some or all of your personal information in connection with/or during the negotiation of any merger, financing, acquisition or dissolution transition involving the sale, transfer, divestiture, or disclosure of all or a portion of our business or assets. In the event of an insolvency, bankruptcy, or

receivership, personal information may also be transferred as a business asset. If our company, business or asset is acquired by another company, that company will possess the personal information collected by us and the company will assume the rights and obligations regarding your personal information as described in the Privacy Notice.

(d) Authorities and Others. Regardless of any choices you make regarding your personal information, The App 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 App may contain links to third party websites. When you click on a link to any other website or location, you will leave the app and go to another site and other entity may collect personal and/or anonymous information from you. The App's provision of a link to any other website or location is for your convenience and does not signify our endorsement of such other website or location or its contents. We have no control over, do not review, and cannot be responsible for, these outside websites or their content. Please be aware that the terms of this Privacy Policy do not apply to these outside websites. We encourage you to read the Privacy Policy of every website you visit.

## **YOUR CHOICES REGARDING YOUR INFORMATION**

You have several choices regarding the 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. We currently do not act in response to these signals. If and when a standard is established, we 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. For additional requests, please contact us.

(c) Opting Out of Email or SMS Communications. If you have signed-up to receive our email marketing communications, you can unsubscribe anytime by clicking the "unsubscribe" link included at the bottom of the email or other electronic communications. 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, we 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 consent 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 our collection of location information, you may no longer be able to use some features of the App.

## **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 5-10 years, depending on applicable laws, regulations, and legitimate business needs.

## **A NOTE ABOUT CHILDREN**

The Services are not directed towards individuals under the age of 18, and we do not, through the App, intentionally gather personal information about visitors who are under the age of 18. If your child under the age of 18 submits personal information to us through the App and we learn that the personal information is the information of a child under 18, we will attempt to delete the information as soon as possible.

## **PRIVACY POLICY UPDATES**

This Privacy Policy is subject to occasional revision. We will notify you if any material changes in its collection, use, or disclosure of personal information by posting a notice on the Services. Any material changes to this Privacy Policy will be effective thirty (30) calendar days following notice of the changes on the Services. These changes will be effective immediately for new users of the Services. If you object to any such changes, you must notify us 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 change shall indicate your acknowledgement of such changes.

## **CONTACT US**

If you have any questions or complaints about this Privacy Policy or The App's data collection or processing practices, or if you want to report any security violations to The App, please contact The App by email at: [customerservice@abbemae.com](mailto:customerservice@abbemae.com); or by mail at: P.O. Box 1510, Abbeville, LA 70511.

