

Apex Bank Digital Privacy Statement

Effective July 1, 2020

Your privacy is important to us.

So we want to share our practices for collecting, sharing, using, maintaining and protecting information when you visit or use our digital services. For statement purposes, "you" and "your" means any user accessing any of Apex Bank's digital services, including the [ApexBank.com](https://www.apexbank.com) website, Apex Online Banking, Apex Mobile App, and Apex Bank social media pages. "Apex", "Apex Bank", "we", "us", "bank" or "our" means Apex Bank.

This Statement may be updated from time to time, without prior notice. Each time you access or use any of Apex Bank's digital services, you are consenting to the privacy statement then in effect.

Our digital services are intended for use only by consumers solely within the United States. Apex Bank digital services are not intended for children under the age of 13. We do not knowingly collect personal information from children under 13, without parental consent.

Apex Bank complies with all applicable federal and state laws and regulations regarding security of customer data. We may share information you enter through our digital services with third-party service providers, who are in business relationships with us, in order to provide services to you and to process your requests.

Use of Information

Collected information may be used by Apex Bank for the following:

- Verify your identity and device when logging into our digital services
- Communicate or respond to requests from you
- Comply with laws, regulations, subpoenas and similar processes
- Prevent or help detect fraud on your accounts
- Improve the user experience on our digital services

We do not sell any personal data. If you have a financial product or account with us, please review our **Privacy Notice** for details on how we use and share any information that we collect about you.

Collection of Information

ApexBank.com Website

Our website collects and stores a number of information data points to help us improve the website experience for our users. The personally identifiable information collected may include one or more of the following:

- Geographic location

- Operating system and version
- Browser and version
- Network provider
- Desktop, tablet or mobile device
- History of pages visited

The Apex Bank website uses cookies to provide an enhanced customer experience when you use our website. Cookies contain data about your Internet usage and are stored directly on your computer. Our cookies are used to remember your Login ID, detect Transport Layer Security (TLS) settings on your browser and identify a trusted device or computer. The cookies from our website will stay on your device until you clear or delete them. You can choose to adjust your browser settings to block or delete cookies, but this could impair your online experience. You can delete cookies on your device by following the instructions for your browser.

We use a tool called Google Analytics to collect statistical and website usage information for the [ApexBank.com](https://www.apexbank.com) website. Google Analytics uses cookies to collect this information. Apex Bank uses the following Google Analytic feature: Google Analytics Demographics and Interest Reporting. If you do not want Google Analytics to collect information about your website use, you can opt out by visiting <https://tools.google.com/dlpage/gaoptout> and following the instructions.

The Apex Bank website uses cookies but does not target advertising so we do not respond to Do Not Track (DNT) signals.

Our website may provide links to other websites owned or operated by third parties. Apex Bank is not responsible for the external content of such third party websites. When you use a link to visit a third party website, you will be subject to that website's privacy and security practices.

Apex Bank Social Media Sites

We use a number of social media sites to communicate with our customers. The social media sites are third-party sites (i.e. Facebook, LinkedIn, etc.) that have their own privacy policies and privacy setting capabilities. These sites may allow Apex Bank to have access to information about you if you have opted to follow, like, or connect with the Apex Bank page. The data provided from the social media sites varies and may include one or more of the following data points:

- Username
- First name
- Last name
- Geographic location
- Employment Industry information
- Contact information (phone number, email addresses)
- Photos

- Posts, tweets, or other published information
- Other information you make available

Apex Online Banking

When you visit or use our Online Banking, we may collect information from you that may include one or more of the following personally identifiable information:

- First and last name
- Home or other physical address, including street name and name of city or town
- Email address
- Telephone number(s)
- Account details and other information to process transactions as requested
- Login ID and password (for logging into online services)
- Geographic location
- Internet Protocol (IP) address
- Operating system and version
- Browser and version
- Network provider
- Desktop, tablet or mobile device
- Data and attributes regarding the device used for fraud alert and detection purposes

Apex Mobile App

When you use the Apex Mobile App, we may collect the personally identifiable information noted above in Online Banking and the mobile or tablet device's configuration, for fraud and detection purposes. Apex Bank does not process any information about the phone. We do not monitor or collect user behavior information in any application on the phone, browsing behavior, or any data on the phone (SMS messages, photos, etc.).

Financial Products and Services

When you open an account with Apex Bank, we collect information about you as required or permitted by U.S. federal law. 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.

When you open an account, we will ask for your name, address, date of birth, social security number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

When you open an account on behalf of a Legal Entity, we are required to ask for identifying information for each individual that has a beneficial ownership of 25% or more and one individual that has significant managerial control of the Legal Entity.

Data Privacy

This Digital Privacy Statement is intended to communicate what data Apex Bank collects and how it is used.

CCPA — California Resident Data Subject Rights

The California Consumer Privacy Act (CCPA) provides certain rights to California residents. In response to requests that fall under CCPA for California residents, we will conform to the requirements of CCPA.

For any data requests, please contact us using the information below.

Questions, concerns or complaints:

Please contact Apex Bank's Compliance Department:

Mail:

Apex Bank Compliance Department
Data Privacy Request
P.O. Box 549
Camden, TN, USA 38320

Email:

Contact@ApexBank.com

For your security: Do not send account or personal information in an e-mail message.

Phone: 888-8MY-APEX (888-869-2739)