



## **ONLINE PRIVACY**

Last updated June 01, 2015

The Bank is committed to safeguarding the privacy and security of your information on the Bank's online website. To protect your information online, we have security measures in place to help keep your online transactions confidential and secure.

### **PRIVACY STATEMENT**

Visitors to the Bank's website remain anonymous. We do not collect identifying information about visitors to our site. We may use standard software to collect non-identifying information about our visitors, such as:

- Date and time our site was accessed
- IP address (a numeric address given to servers connected to the Internet)
- Web browser used
- City, state, and country

The Bank uses this information to create summary statistics and to determine the level of interest in information available on our site.

Visitors may elect to provide us with personal information. Information provided is used internally, as appropriate, to fulfill the sender's request. It is not disseminated or sold to other organizations.

### **SECURE SIGN IN**

Ensuring the security of your personal information is a top priority. When you log in to the Bank's Online Banking, directly through the login page, your login information is protected by SSL (Secure Sockets Layer) encryption, a security protocol that helps to ensure the data sent over the Internet between your computer and the Bank remains confidential.

### **PASSWORD SECURITY**

To begin a session with the Bank's server the user must key in a login ID and a password. Our system, the Internet Banking System, uses a "3 strikes and you're out" lock-out mechanism to deter users from repeated login attempts. After three unsuccessful login attempts, the system locks the user out, requiring you to request your password to be sent to you via email. It is important that you keep your password confidential. Your password should be unique and difficult to guess and should have both lowercase and uppercase letters and also numbers and special characters.

### **ENCRYPTION**

Once the server session is established, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by Entrust, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol.



With SSL, data that travels between the Bank and customer is encrypted and can only be decrypted with the public and private key pair. If you are going to enter confidential information on a Bank site, such as a password, check the status bar of your Web browser window for a lock symbol. You should also ensure that the link that you are opening begins with HTTPS. If you see the lock symbol or HTTPS, the web site you have entered is encrypted and secure.

## **COOKIES**

Some areas of our website may use a "cookie" temporarily stored in the visitor's computer to allow the web server to log the pages you use within the site and to know if you have visited the site before.

## **OTHER WEB SITES**

For your convenience, our website may contain links to other websites, or may refer you to other websites. Those other sites may be operated by other third party companies not affiliated with us. Once you leave the Bank's website and access another website, you should be aware that you are subject to the privacy and security policies of that other website.

## **CHILDREN'S ONLINE PRIVACY**

Our website is not intended for children under the age of 13. Please do not access or use this site if you are under 13 years of age. By using this site, you affirm that you are over the age of 13. For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website: <http://www.ftc.gov/>.

## **UPDATING INFORMATION**

If you wish to update or have any concerns regarding your information please contact one of the following:

- Customer Service at 877-226-5820
- Complete the Contact Us section on the website
- Write to us at BAC Community Bank, Customer Service Department, P.O. Box 1140, Stockton, CA 95201-1140.

## **CHANGES**

We may add to, delete from, or otherwise amend and update this Online Privacy information from time to time without prior notice.

When we amend our Online Privacy information we will post a notice on our website directing users to review the updated information.