Digital Privacy Disclosure

Embassy Bank For the Lehigh Valley ("Embassy Bank", "we", "our", or "us") respects your privacy and is committed to protecting your personal information. This Digital Privacy Disclosure ("Disclosure"), in combination with our general Privacy Policy, explains how we collect, use, share, and retain the information we collect about you through our digital services. This Disclosure applies to any online sites ("Sites") or mobile application ("App") that we own or control, unless a different online and/or mobile or other privacy statement is posted relating to a particular site, application, product, or service, or is made available to you and by its terms supplants this Disclosure. Software, hosting, and other functions may be provided by our service providers or business partners.

PLEASE READ THIS DISCLOSURE CAREFULLY BEFORE USING OUR SITES OR APP AS IT AFFECTS YOUR LEGAL RIGHTS AND OBLIGATIONS. CONTINUING TO USE OUR SITES OR APP CONSTITUTES YOUR AGREEMENT TO THE TERMS OF THIS DISCLOSURE.

Categories of Personal Information that We Collect and Why We Collect It

When you visit our Sites or use our App, the types of personal information we obtain about you depend on how you interact with us and our products and services. "Personal information" does not include information that is publicly available, de-identified, or aggregated.

We have collected or may collect the following categories of personal information about you through your use of our Sites or App. The specific pieces of personal information we collect may vary depending on the nature of your interactions with us and may not include all of the following examples:

Category	Example	Purpose for Collection
Personal Identifiers and Contact Information	Full name, date of birth, postal address, email address, phone number, Social Security Number (SSN), driver's license or state identification number, passport number	Communicating with you; performing services; marketing our services; improving our services; fraud prevention and user security; to comply with our legal obligations
Biometric Information*	Fingerprints, facial images	Performing services; fraud prevention and user security
Internet and Online Information	Internet Protocol (IP) address, cookies, web beacons, pixel tags, mobile ad identifier or similar identifiers (such as browsing or search history)	Communicating with you; performing services; marketing our services; improving our services; fraud prevention and user security; to comply with our legal obligations
Device Information	Operating system type and version, manufacturer and model, browser type, screen resolution, device type	Performing services; improving our services; fraud prevention and user security; to comply with our legal obligations
Geolocation Data*	Precise device location, coarse device location	Performing services; improving our services; fraud prevention and user security; to comply with our legal obligations
Device Contact List*	User may agree to contact list access from a third party by clicking agree/submit button	To facilitate a desired financial transaction or validate that a payee is capable of receiving payment

*The App requests access to information stored on your device or features such as location, camera, and contacts for the purposes described above. If you decline the requested access or revoke such access in the future, certain services or features may not function or be available to you. The following list describes some of the permissions requested and the related features or services that may not function if you do not grant access:

Location: Your location is used to prevent fraudulent activity and to display Embassy Bank locations near you.

Contact Lists: You may add contacts from your device for use with features that enable you to send money via the App. We will only add the contacts that you choose, and that information will not be shared with anyone except the third-party service provider completing your transfer request.

Camera: The App uses your camera to capture check images, scan authorized QR codes, and capture images or video for facial recognition login.

Disclosure of Your Personal Information

We disclose your personal information collected through your use of the Sites and App as described below.

- (a) In Accordance with our general Privacy Policy.
- (b) Third-Party Service Providers. We may share your personal information with third-party or affiliated service providers that perform services for or on behalf of us in providing the Sites and App, for the purposes described in this Disclosure.
- (c) Authorities and Others. Regardless of any choices you make regarding your personal information, we may disclose your information (i) if we are required or permitted to do so by law or legal process, (ii) to law enforcement authorities, or (iii) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss or in connection with an investigation of suspected or actual illegal activity.

Links to Other Sites

The Sites or App may contain links to third party websites. When you click on a link to any other website or location, you will leave the Sites or App and go to another site, and another entity may collect personal and/or anonymous information from you. The Sites' or 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 Disclosure do not apply to these outside websites. We encourage you to read the privacy policy of every website you visit.

A Note About Children

The Sites and App are not directed towards individuals under the age of 13, and we do not, through the Sites or App, intentionally gather personal information about visitors who are under the age of 13. If a child under 13 submits personal information to us through the Sites or App and we learn that the personal information is the information of a child under 13, we will attempt to delete the information as soon as possible.

Deleting Your Digital Banking User Account

If you wish to delete your Digital Banking User Account, email us at <u>onlinesupport@embassybank.com</u> or call us at (610)882-8800. Note that if you delete your Digital Banking User Account, we may still retain your data as stated in this Disclosure and our <u>Privacy Policy</u> to comply with our legal obligations and for fraud prevention.

Digital Privacy Disclosure Updates

This Disclosure is subject to occasional revision. We will notify you of any material changes in the collection, use, or disclosure of your personal information by posting a notice on the Sites and App. Any material changes to this Disclosure will be effective thirty (30) calendar days following notice of the changes on the Sites and App. These changes will be effective immediately for new users. If you object to any such changes, you must notify us prior to the effective date of such changes by emailing onlinesupport@embassybank.com or calling (610)882-8800 and stating that you wish to deactivate or delete your Digital Banking User Account. Continued use of the Sites or App following notice of any such changes shall indicate your acknowledgement of such changes.