

## **Ion Bank Online Privacy Policies**

### **Online Privacy Statement**

This Online Privacy Statement (the "Privacy Statement") sets forth the privacy practices that Ion Bank follows with respect to personal information collected from visitors, customers or consumers, hereafter referred to as "users", while utilizing IonBank.com (the "Site"). This Site provides information about our products and services.

Personal Information includes any information that enables you to be identified, such as your name, physical address, email address or phone number. Ion Bank reserves the right to modify this Privacy Statement at any time by posting an updated version on this Site. You are responsible for reviewing this Privacy Statement. Continued Site usage after any such modifications shall constitute your consent to our Privacy Statement. Please continue to monitor this Site for any updates to our Privacy Statement.

### **Information Collected**

#### **Personal Information**

When using Ion Bank's Online Banking, opening an account online, or completing a loan application, you will be providing personal information to Ion Bank. This allows Ion Bank to provide you with products and services you have requested.

Ion Bank collects certain data that is submitted by users via contact forms existing on this Site. If you do not want Ion Bank to use, store, or possess this data, do not contact Ion Bank via contact forms or otherwise provide this data to Ion Bank. By submitting information, requests, Personal Information, etc. to Ion Bank you expressly agree to Ion Bank's Privacy Statement. Provision of this data, which may include Personal Information, is voluntary.

#### **Cookies**

A cookie is a small data file that websites write to your local computer's hard drive when you visit those websites that use them. Those websites may or may not use cookies to store user's site preferences, record session information such as user ID, record user-specific information on what pages user's access or visit, customize web page content based on visitor's browser type or otherwise facilitate website functionality.

Ion Bank uses cookies but, does not collect personal information through the use of cookies. You have the option of denying any cookies from the Site by modifying your browser settings; however, your experience may be less than desirable or you may be denied access to certain features or options that this Site offers.

#### **Visitor Tracking Data Collection**

IonBank.com uses Google Analytics software to recognize your device, or IP address, for general web analytics. Individual users are not identified and do remain anonymous unless you provide Ion Bank with your Personal Information as noted above.

Ion Bank might collect non-personal information regarding your internet connection and usage data to analyze and improve our Site and your online experience with us. This information might include, but may not be limited to, the following:

- Dates and times you visited our Site;
- Browsers and operating systems used to access our Site;
- Pages you visited while on our Site.

### **Online Banking**

If you are an approved online banking customer of Ion Bank, you have been granted access to a secure area of our site to conduct online inquiries and transactions. Information from your transaction may be shared with parties necessary to complete your transaction as you have instructed us. We do not disclose any non-public information about our customers or former customers, except as permitted by law.

Ion Bank will not disclose information to third parties about your account unless it is:

- In order to comply with government agencies or court orders; or
- If you give us written permission. All requests are strictly fulfilled in accordance with the requirements of federal and state law.

### **Linking to Other Websites**

We encourage our users to be aware when they leave our Site and to read the privacy statements of any other website that collects personally identifiable information. Use of another website is at your own risk. The content provided on these websites is not endorsed by Ion Bank. We are not responsible for the use of your personal information if you provide it when visiting another website.

### **Use and Dissemination of Personal Information**

#### **Use of Personal Information**

If you submit data to Ion Bank via this Site, Ion Bank may use the information provided to contact you regarding the services we provide. However, personal information will not be shared, sold, or rented to Third Parties outside of those such as email service providers and/or others that may perform work for Ion Bank under obligation of confidentiality.

#### **Security of Personal Information**

Ion Bank observes generally accepted standards to protect Personal Information submitted to us from loss, misuse, and unauthorized disclosure. However, no method of data transmission or storage is impervious to unauthorized access; and although unlikely, Ion Bank disclaims all liability for any damages caused by such unauthorized access.

### **Social Media Privacy Policy**

Social Media pages are public forums. No confidential information should be posted to our Social Media pages or communicated through Social Media messaging

systems. Any such communications should be conveyed directly to Ion Bank by calling 203-729-4442 or toll free at 877-729-4442.

- Ion Bank will not request any confidential information through its Social Media pages.
- Ion Bank will not engage in any direct financial transactions through its Social Media pages.
- Ion Bank is not responsible for the content of any ads appearing on its Social Media pages.
- Ion Bank reserves the right to delete any post on its Social Media pages at any time when deemed necessary.
- Ion Bank does not condone inappropriate, threatening or defamatory remarks posted to its Social Media pages and reserves the right to delete any post at any time as deemed necessary.
- Ion Bank reserves the right to edit its Social Media user list at any time.
- Ion Bank reminds its users that they should keep their PCs up-to-date with anti-virus protection software.
- Any questions or complaints posted to our Social Media pages will be forwarded to the appropriate department.

### **Connecticut Privacy Protection**

In the normal course of our business, we may request or receive social security numbers from customers, employees, job applicants and others.

At Ion Bank we are concerned about privacy and appreciate the fact that social security numbers deserve special protections; as a result, we have implemented policies and procedures which are designed to:

- Protect the confidentiality of social security numbers;
- Prohibit unlawful disclosure of social security numbers;
- Limit access to social security numbers.

### **Protecting Children's Privacy Online**

The Site is not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide Personal Information through the Site. We do not knowingly collect information from children under 13 without parental consent. Visit the Federal Trade Commission website for more information about the Children's Online Privacy Protection Act (COPPA).