

# Lincoln Savings Bank

## Online Privacy Policy

Last modified: October 10, 2018

### **Introduction**

Lincoln Savings Bank ("**Company**" or "**We**") respects your privacy and is committed to protecting it through our compliance with this policy.

This policy describes the types of information we may collect from you or that you may provide when you visit the website at [www.mylsb.com](http://www.mylsb.com) (our "**Website**") and our practices for using, maintaining, protecting, and disclosing that information. It also explains how we collect, use and share information based on your interactions with online advertisements both on the Website and online interfaces owned by third parties. Note that other privacy policies may apply in addition to the terms of this policy and this policy does not govern our privacy practices offline or with respect to information that is not provided or collected through our Website.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. By accessing or using this Website, you agree to this privacy policy. This policy may change from time to time (see Changes to Our Privacy Policy). Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

### **Collection of Information**

This policy applies to information we collect: (1) on this Website; (2) in email, text, and other electronic messages between you and this Website; (3) through mobile and desktop applications you download from this Website, which provide dedicated non-browser-based interactions between you and this Website; and (4) when you interact with our advertising and applications on third-party websites and services, if those applications or advertising include links to this policy.

### **Children Under the Age of 13**

Our Website is not intended for children under 13 years of age. We do not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any information on this Website or on or through any of its features on the Website, use any of the interactive or public comment features of this Website, or provide any information about yourself to us, including your name, address, telephone number, email address, or any screen name or user name you may use. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. For additional information regarding the Children's Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission website.

## **Information We Collect About You and How We Collect It**

**Information You Provide to Us.** The information we collect on or through our Website may include:

- Information that you provide by filling in forms on our Website. This may include information which personally identifies you, such as your name, postal address, e-mail address, telephone number. We may also ask you for information when you report a problem with our Website.
- Records and copies of your correspondence (including email addresses), if you contact us.

**Information We Collect Through Automatic Data Collection Technologies.** As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Website, including the date and time of your visit, the pages you view, the items you click on, traffic data, location data, logs, other communication data, and the resources you access and use on the Website.
- Information about your computer and internet connection, including your IP address, the state or county from which you access the Website, your operating system, your internet provider, your browser type, the equipment you use to access our Website, and usage details.

The information we collect automatically, is statistical data and does not include personal information, but we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Website and to deliver better service to you.

The technologies we may use for automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. We may use cookies to personalize or enhance your user experience, such as displaying only local event information based on the nearest bank branch location from where you are geographically located. Cookies are uniquely assigned to you and can be read only by a web server in the domain that issued the cookie to you. We may use first-party cookies to inform, optimize, and serve content based on your visits to the Website. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website.
- **Flash Cookies.** Certain features of our Website may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on, our Website. Flash cookies are not managed by the same browser settings as browser cookies. Cookie management tools provided by your browser will not remove Flash cookies. To learn how to manage Flash cookie settings, visit the Flash player

settings page on Adobe's website. If you disable or refuse Flash cookies, please note that some parts of this Website may then be inaccessible or not function properly.

- **Web Beacons.** Pages of our Website and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit us, for example, to count users who have visited those pages or opened an email and for other related website statistics.
- **Banner Advertising.** Advertisements for our products and services may occasionally appear on third-party websites and mobile applications. We may use third-party advertising service providers who use tracking technologies to capture information related to advertising effectiveness.

### **Third-Party Use of Cookies and Other Tracking Technologies.**

Some content or applications on the Website may be served by third-parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you. The information they collect may be associated with your personal information or they may collect information about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. We recommend that you review the applicable third party's terms of use and privacy policy in order to better understand your rights and obligations with regard to such content. If you have any questions about an advertisement or other targeted content you should contact the responsible provider directly. For some information about how you can opt out of receiving targeted advertising from third party providers see the section above. In addition, third parties may provide you with ways to choose not to have your information collected or used in this way. You can opt out of receiving targeted ads from members of the Network Advertising Initiative ("NAI") on the NAI's website.

### **How We Use Your Information**

Consistent with local law, required disclosures, and choices and controls that may be available to you, we use information that we collect about you or that you provide to us, including any personal information:

- To present our Website and its contents to you.
- To provide you with information, products, or services that you request from us.
- To communicate with you about your accounts or transactions with us.
- To send you offers and promotions for our products and services that may be of interest to you.

- To provide you with advertising on third party websites and applications based on your activity.
- To optimize and improve our products and services.
- To comply with our legal and regulatory obligations.
- To otherwise protect our rights and operations.
- To notify you about changes to our Website or any products or services we offer or provide through it.
- To allow you to participate in interactive features on our Website.
- To fulfill any other purpose for which you provide it.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

We may use the information we have collected from you to enable us to display advertisements to our advertisers' target audiences. Even though we do not disclose your personal information for these purposes without your consent, if you click on or otherwise interact with an advertisement, the advertiser may assume that you meet its target criteria.

### **Disclosure of Your Information**

We may disclose aggregated information about our users and information that does not identify any individual, without restriction.

We may disclose personal information that we collect or you provide as described in this privacy policy:

- To our subsidiaries and affiliates.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Lincoln Savings Bank's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by Lincoln Savings Bank about our Website users is among the assets transferred.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your personal information:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Lincoln Savings Bank, our customers, or others. This includes exchanging

information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

### **Accessing and Correcting Your Information**

You can review and change your personal information by logging into the Website and visiting your account profile page.

You may also send us an email at [privacy@mylsb.com](mailto:privacy@mylsb.com) to request access to, correct or delete any personal information that you have provided to us. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

### **California Privacy Rights**

California Civil Code Section § 1798.83 permits users of our Website that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an email to [privacy@mylsb.com](mailto:privacy@mylsb.com).

### **Changes to Our Privacy Policy**

From time to time, we may make changes to the policy in order to accommodate new technologies, industry practices, regulatory requirements, or for other purposes. We encourage you to review the policy periodically to ensure that you understand how we collect, use, and share information. The date the privacy policy was last revised is identified at the top of the page. You are responsible for periodically visiting our Website and this privacy policy to check for any changes.

### **Contact Information**

To ask questions or comment about this privacy policy and our privacy practices, contact us at:

Lincoln Savings Bank  
508 Main Street  
Reinbeck, IA 50669

Or [privacy@mylsb.com](mailto:privacy@mylsb.com)