

Additional Online Privacy Safeguards

Peoples Bank of Commerce (“Peoples Bank”) is dedicated to providing you with the highest level of service and protecting your privacy. Peoples Bank has created this summary of Additional Online Privacy Safeguards to ensure the confidence of visitors and customers (“you” or “your”) to our web site (the “Site”), and to demonstrate our commitment to fair information practices and the protection of your privacy. This summary contains additional information specific to online privacy and is not intended to replace Peoples Bank Privacy Statement.

1. Types of Information Collected

a. Cookies. Peoples Bank may collect information about you and your use of our Site whenever you visit this Site. For instance, we may collect various forms of information such as entry and exit points for our Site (i.e., referring URLs or domains), site traffic statistics, operating system and browser type (collectively “Traffic Data”). Traffic Data is anonymous information that does not personally identify you but is helpful for marketing purposes or for improving your experience on the Site. In addition, when users request pages on our Site, our servers automatically log your IP addresses. An IP address is a number that is automatically assigned to your computer whenever you are using the Internet. Peoples Bank may store some information on your computer in the form of a “cookie” or similar file to help us maintain and improve this Site in many ways. A “cookie” is a small amount of data that is transferred to your browser by a Web Server and can only be read by the server that gave it to you. It functions as your identification card, recording such things as Internet addresses, passwords, and preferences. It cannot be executed as code or deliver viruses. With most Internet browsers, you can erase “cookies” from your computer hard drive, block all “cookies,” or receive a warning before a “cookie” is stored. Please refer to your browser instructions to learn more about these functions.

b. Personal Information Collected. If you communicate with us by e-mail, complete online forms, or register to use our iConnect Online Banking services, Peoples Bank may request and acquire certain personal information from you such as your name, mailing and e-mail address, zip code, birth date, social security or tax identification number, drivers license number, assets, liabilities, income, account balance, loan repayment history, credit card usage, credit history, and employment history (“Personal Information”)

2. Uses of Information Collected

Peoples Bank may use your Personal Information to administer and protect your Account from unauthorized access or identity theft and to process your requests such as loan applications, purchases, and ATM withdrawals. We also may use your Personal Information to better understand your financial and business needs to provide more personalized and efficient services to you. Peoples Bank may send you information about our services from time to time, or to contact you when necessary. We use your Personal Information to customize and tailor your experience on the Site, displaying content that we think you might be interested in and according to your preferences.

3. Sharing of Personal Information

Peoples Bank will not monitor, edit, disclose, or sell any Personal Information about you with non-affiliated third parties without your prior consent unless Peoples Bank has a good faith belief that such action is necessary to: (i) comply with legal process or other legal requirements of any governmental authority; (ii) protect and defend the rights or property of Peoples Bank; (iii) enforce this Agreement; (iv) protect the interests of other users of the Site or any other person; or (v) operate or conduct maintenance and repair of Peoples Bank services or equipment, including the services as

authorized by law. In order to serve your needs, Peoples Bank may provide Personal Information to: (i) specialists that perform business operations for Peoples Bank (such as technical consultants, check printing, and data processing) and (ii) companies that provide marketing or financial services on behalf of Peoples Bank (such as credit cards). You acknowledge that you have no expectation of privacy with respect to the Internet generally.

4. User Choice Regarding Collection, Use and Distribution of Personal Information

You may choose not to provide Peoples Bank with any Personal Information. If you do not wish to receive information and promotional material from us or from some of our partners, you may select the appropriate "opt-out" option each time we ask you for Personal Information. You may also request that Peoples Bank not contact you by e-mail, telephone for promotional offers by contacting a Peoples Bank office or calling 763-689-1212. If you elect not to provide Personal Information to Peoples Bank, you can still access this Site.

5. Other Limits to Your Privacy

The Site contains links to other web sites. We are not responsible for the privacy practices or the content of such web sites. We have no control over its use and you should exercise caution when deciding to disclose any Personal Information on these web sites.

6. Updates and Changes to Privacy Statement

We reserve the right, at any time and without notice, to add to, change, update or modify these Additional Online Privacy Safeguards, simply by posting such change, update or modification on the Site. Any such change, update or modification will be effective immediately upon posting on the Site.
