

Website Privacy Notice

Flatwater Bank is committed to the privacy of your information. This Website Privacy Notice is meant to help you understand the information we collect, why we collect it, and how you can manage it. This notice applies to our website at www.flatwater.bank (the "Site") and all related sites or landing pages and is intended for a U.S. audience only. By using our Site you are acknowledging that you have read, understood, and accepted this notice.

In this Website Privacy Notice, any use of the words "you," "yours," or similar expressions refers to users of this Site and our Services, as well as any other individuals whose information we collect and process. References to "we," "us," "our," or similar expressions refer to Flatwater Bank.

This notice does not extend to anyone whose personal information is not under our control or management, including data collected by other websites that you may visit before or after this Site and which are not governed by this notice. We are not responsible for the data protection or privacy policies of any other websites and accept no responsibility or liability for those policies. Please carefully check the policies of other websites and services you use before you visit or submit personal information.

INFORMATION WE COLLECT AND RECEIVE

For you to use our Site and Services, we need to collect and process certain types of information. Depending on your use of our Site and Services, this may include:

- Information you provide to us by contacting us: Any personal information you may provide when you email, fax, mail, or call us, such as name, phone number, employer, and any other details you provide in your communications. Flatwater Bank may also request your contact information for the purposes of having someone contact you for additional information or in response to your request for information from us.
- Information you provide to us by completing forms on our Site or mobile application; for example, this may include your name, contact and address information, and any other information you may provide in the forms on our website.

- Information you provide us by signing up for our Online Services: For example, if you enroll in Online Banking, we may collect the information you provide to us throughout the process.
- Information about the ways people visit and interact with our Site, such as traffic analytics, geolocation information, and other statistics; and
- Information about your activity through our Services, including your device information (such as your IP address, the type of device or browser you use, and your actions on the Site).

We will only use personal information to provide you with information, products, or services you have requested or for other purposes set out in this notice. We may use aggregated information from which individual identities have been removed for other purposes.

CHILDREN'S PRIVACY

Flatwater Bank does not knowingly collect personal information from anyone online under 13 years of age. If we become aware that a child under the age of 13 has provided us with personal information, we will delete it. For more information about the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission's website at www.ftc.gov.

COOKIES AND TRACERS

We use cookies and similar technologies (e.g., web beacons, pixels, ad tags, and device identifiers) to recognize you and/or your device(s) on, off, and across the Site and different Services and devices to personalize your online experience.

You can accept or decline cookies. Most web browsers automatically accept cookies, but you can modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Flatwater Bank website when you visit.

Flatwater Bank uses Google Analytics, including Google Analytics Demographics and Interest Reporting to collect information about website users. This data helps us make informed website improvements and make the website more useful to you. The types of information collected may include the date and time of your visit; the website pages that you view; the address of the website you came from prior to your visit to our website; and your age, gender, and interests (as indicated by Google). Using Google Ad

settings, you may opt-out of Analytics for Display Advertising and customize Google Display Network ads. You may also use Google Analytics currently available opt-outs for the web.

Flatwater Bank may also at times use Google Ads and Remarketing, which relies on the Google Display Network to improve the relevance of online advertisements to website visitors where those websites display advertisements from the Google Display Network.

Protection of your personal information

We follow industry-standard practices to protect the data we collect and process. Flatwater Bank has therefore put in place commercially reasonable physical, electronic, and managerial procedures to safeguard and secure the personal information that Flatwater collects. Access to personal information will be restricted to our authorized personnel who require the information to perform their duties properly. In addition, access will be limited to only that information that is strictly necessary for the performance of those duties.

Remember, the safety and security of your information also depends on you. Where you have chosen, or where we have given you a username and password for access to certain parts of the Site or Services, you are responsible for keeping the username and password confidential. No method of transmission over the internet or electronic storage is completely secure, so Flatwater Bank cannot guarantee its absolute security.

Email notifications

We give you the ability to opt-out of any email marketing communications we send. For example, we may send you emails relating to the Services we offer. You may also elect to receive certain marketing email communications, in accordance with your preferences, and from which you may opt-out at any time. You can always opt-out of receiving email information from Flatwater Bank (other than certain transactional or required communications), by sending us an email at connect@flatwater.bank or calling us at 308-537-7181 stating your request. If we have sent you a promotional email you may click on the unsubscribe link included in the email to be omitted from future email or mobile device distributions.

Questions, comments, or complaints

If you have questions or comments about this Website Privacy notice or are not completely satisfied with this notice or its application by us, we invite you to convey your concerns or suggestions to us at connect@flatwater.bank or 308-537-7181. We will reply as quickly as possible and inform you of the steps, if any, that have been or will be taken to address your concern or implement the suggestion.

Updates and changes to this notice

This Website Privacy Notice is effective from **March 1, 2022**. We may change this notice from time to time, and the most current version will be available on our website. Any updates to this notice will not apply retroactively. You understand that by continuing to use our Services after a change becomes effective, you have agreed to the most recent version of this notice.

Contact Information
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