



ONLINE PRIVACY NOTICE

Effective Date: August, 2022

PCB Bank's Online Privacy Notice ("Notice") applies to your interactions with our online interfaces, such as our website or mobile application ("Site") which are managed and controlled by us, unless a different privacy notice is made available to you to supplant this Notice. The terms "we," "our," and "us," in this Notice refer to PCB Bank, any of its subsidiaries, or third-party service providers of PCB Bank. Our Notice in general describes how we collect, share, use, and protect your information. This Notice applies to all of our Sites unless a different Notice is posted and made available from a particular Site or is made available to you in which the notice supersedes this Notice. Your personal information will be treated with respect and care. By using our Site, you consent to this Notice, including your consent to our use and disclosure of the information in the manner described in this Notice.

Types of Information That We Collect

There are two types of information that we collect or receive from you: non-personal and personal.

Non-Personal Information

When you visit or use our Site, we may collect information such as the type of internet browser you are using, the operating system of your device, your IP address, and other information collected through cookies or Flash objects.

Please see our Privacy Notice for an explanation of how we collect, use and share personal information and how you can limit the use and sharing of your information as our customer. PCB Bank's Privacy Notice can be obtained by visiting www.mypcbbank.com and clicking on the link titled "Privacy" which can be found near the bottom of the webpage.

Personal Information

The personal information that we receive and collect is provided by you when you send us a message or fill out a form from our Site. The personal information that you provide to us may include information such as your name, address, email, telephone number, social security number, birth date, and account number.

PCB Bank and third party vendors of ours do not collect personal information relating to your online activities over time and across different websites.

What We Do with the Information We Collect

This information we collect from you allows us to offer you online services that can help you with your financial needs. Your information is also shared with third parties such as a Bill Payment service provider in order to provide such service to you. In addition, the information may also be used to better service your requests and/or inquiries, monitor Site traffic and usage, improve your experience of our Site, protect against fraud or identity theft, or perform analysis on usage patterns.

In addition, the information we collect from you allows us to:

- Recognize you when you return to our Site in order to enhance your Site experience
- Process transactions
- Respond to your requests



Security of Personal Information

The security of your personal information is one of our top priorities. We protect your personal information by maintaining physical, electronic, and procedural safeguards that meet the security requirements of applicable law. We also train our employees regularly in regards to the handling of personal information. In addition, all of our third party vendors dealing with personal customer information are required to protect the confidentiality of personal information of our customers.

How You Can Control Your Information That We Collect

Although we collect information in order to provide you with better overall services and experiences, you do have the ability to control how your information is collected and used.

E-Mail / SMS Text Message

If you provide your email address or a phone number capable of SMS text messages, we will send you notices or other information related to your account.

Cookies

Cookie is a small data file that may be stored on your device when visiting a site through your web browser. You can set your device or browser to refuse to store cookies. However, our Site may require your device or browser to store cookies in order to optimize your experience with the Site. For example, if your cookies are disabled, our Site may not be able to recognize your device which may require you to further authenticate yourself using our multi-factor authentication.

Regarding “do not track” signals, since there is no current standard for how “do not track” settings should work on commercial websites, we do not respond or take any action with respect to the “do not track” configuration set on your browser.

Flash Objects

We may use Flash objects for some of our Sites. Flash objects can be used to help us recognize you and your device when you return to our Site. Flash objects may also be used to help us avoid fraud attempts or security attacks directed at our Site. Flash objects are different from cookies. Deleting cookies does not delete Flash objects. If you choose to delete Flash objects, then you may not be able to access or use all of the information or services offered by our Site.

Updates to This Privacy Notice

PCB Bank’s Online Privacy Notice may be modified from time to time. The effective date of this notice is available at the top of this notice. Checking the effective date of the notice allows you to determine whether there have been changes since the last time you reviewed the notice. Your use of the Site following changes to this notice means that you accept the revised Notice.

Children’s Information

Our services are not directed to children under 13. If you learn that a child under 13 has provided us with personal information without consent, please contact us.

Contact Information

Please also feel free to contact us if you have any questions about PCB Bank’s Privacy Policy or practices.

You may contact us at:

privacy@mypcbbank.com

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