



BNB Bank Internet Privacy Policy

It is important to us to protect your privacy and your information.

This Internet Privacy Policy ("Policy") applies to users of the BNB Bank's website, online and mobile banking applications ("Online Services"). The term "BNB" or "we," "us" or "our" in any Online Services applications we own and control, and in this Policy, refers to BNB Bank and our third party service providers. This Policy describes how the Online Services application may collect, use, share information from or about you, and explains how the information may be shared or used.

1. Agreement Policy

By using BNB Bank's Online Services applications, you consent to this Policy, which includes your consent to disclose and use information about you in the manner detailed in this Policy. Other privacy policies may also apply in addition to the terms of this Policy, including, but not limited to, our [Consumer Privacy Notice](#).

2. Gathering, Using & Sharing Information That We Collect

We may collect information about you through the Online Services application including information about your computer or smartphone (devices), smartphone carrier and your location information. This information is collected and analyzed to assist us with fraud detection and for other security purposes, and to enhance our ability to optimize and personalize your experience while using our Online Services application. We may also gather additional information when you initiate a transaction.

While using our Online Services, our third-party service providers may also receive, or collect certain information about you, such as;

- Your IP address: the numeric address assigned to the device you are using to access our services,
- The hardware and browser information of your devices,
- APP usage data such as the date and time you accessed our servers,
- Your physical location transmitted to us when you log in or request information through the mobile application,
- The parts of the Online Services you access during your visit.

Through your use of our Online Services, we may collect information about your device such as the device model, and the name and version of the operating system. We may also collect your phone number and the identity of the carrier. This information will be retained by BNB Bank for as long as needed but will only be used for the limited purposes stated within this Policy.

Our Online Services are not intended for children under 13. We do not knowingly collect personal information from children under 13 without parental consent.

Location Tracking

Certain information may be tracked, such as your physical location. This information may be provided to mapping applications to assist you in locating nearby branches and ATMs. Your location data will be retained by BNB Bank for as long as needed but will only be used for the limited purposes stated within this Policy.

Transaction Information

We may collect information when you initiate a transaction (for example, transfer between accounts or if applicable when you release a wire transfer). This information will only be used or shared in order to provide the service that you requested.

Cookies

You can control whether or not to accept cookies. A 'cookie' is a small text file that a web server may place on your computer when you visit a web site. The file uniquely identifies a browser/computer and information stored in a cookie sent by a BNB web page can only be read by BNB (or a company we work with). You can modify your browser setting to either notify you when you receive a cookie so you can choose whether or not to accept it or set your browser to not accept cookies automatically. If you decide to not accept cookies, some features and services of the Online Services may not work properly because we may not be able to recognize and associate you with your account(s).

3. Security Measures

We protect information you provide us in several ways. We use encryption technology to help ensure that information is passed to BNB Bank securely. Organization IDs, User IDs, passcodes, challenge questions and biometric recognition are used to help safeguard access to your information through the Online Services Applications. As always, we strongly encourage you to assist us in that effort by not sharing your BNB logon information with anyone and by creating strong passwords.

4. Questions & Concerns

If you have any questions about this Policy, please contact Treasury Management at 631-723-7620. Alternatively, you may contact us at any branch location or write us at BNB Bank, PO Box 3005, Bridgehampton NY 11932.

5. Changes to Internet Privacy Policy

BNB reserves the right to amend this Policy from time to time without prior notice. When a change has been made, we will post the revised policy on this page with a new "Last Updated" date at the bottom of the page. All changes will become effective when posted unless indicated otherwise. Please review periodically.