



SOUTHEAST BANK MOBILE BANKING PRIVACY POLICY

SouthEast Bank's Mobile Banking Privacy Policy applies to the users of the SouthEast Bank Mobile Application. SouthEast Bank offers you the ability to access some of our services and products via our mobile banking app. The mobile app request access to information stored on your device such as location and camera.

SouthEast Bank is committed to protecting your privacy – this policy in combination with other relevant privacy notices that we provide to you explains how we collect, use, disclose, and safeguard information when you visit or use this mobile banking app.

AGREEMENT TO NOTICE

By downloading the SouthEast Bank Mobile Banking App on your mobile device, you consent to this Privacy Notice which includes your consent to disclose and use information about you in the manner detailed in this Notice.

GATHERING, USING AND SHARING: INFORMATION THAT WE COLLECT

Information that we may collect about you through mobile banking includes information that you voluntarily disclose such as your name, address, phone number, email address, and other contact information; transaction information; information resulting from your mobile activity; and your location information. We may also gather additional information associated with your mobile device through cookies and other technologies as described below.

TYPES OF INFORMATION COLLECTED IN THE APP

In addition to the personal information described above, we may collect certain information about your use of our online services. For example, we may capture the IP address of the device you use to connect to the online service, the type of operating system and browser you use, the parts of our online service you access, navigation paths between pages or screens, information about your activity on a page or screen, access times, and duration of access.

We will collect the financial and transaction information necessary to provide you with the services in the App, including account numbers in addition to transaction and payment history.

We or our third-party partners may also use cookies; web beacons, also known as pixel tags or clear GIFs, which are used to demonstrate that a webpage or email was accessed or opened, or that certain content was viewed or clicked; or, additional technologies to collect and store other information about your visit to, or use of, our online services. In addition, we may later associate the usage and other information we collect online with personal information about you.

There may be certain information transmitted to us regarding your location when you request information through applications on your mobile device, such as your physical location when accessing the App. Location data we collect from your mobile device will assist us in mitigating against any potential breaches or unauthorized access to customer information.



USE OF INFORMATION

We use the information discussed above in a number of ways, such as:

Processing transactions. Verifying your identity (such as when you access your account information). Preventing fraud and enhancing the security of your account or our online services. App functionality and personalization. Responding to your requests and communicating with you. Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations, and our policies.

DISCLOSURE OF INFORMATION

We disclose your personal information collected through your use of the Services as described below. Other than as described in this Privacy Notice in connection with the App, this Privacy Notice does not apply to the processing of your information by us or third parties with whom we share information.

SAFEGUARDS AND RETENTION

SouthEast Bank applies reasonable administrative, technical, and physical measures in an effort to safeguard the information in our care and control against theft, loss, and unauthorized access, use, modification, and disclosure. When your account information is transmitted via our services, it will be protected using encryption technology.

Communication via the internet is not completely secure and we cannot guarantee the security of your information. You can help to maintain the security of your transactions by not sharing your User ID and Passphrase with anyone. User IDs and Passphrase are used to help safeguard against unauthorized access to your information through the Mobile Banking App.

As an added layer of security, SouthEast Bank's Mobile Banking App contains a login safeguard in the form of a phone call or text to retrieve a one-time secure code when logging in on a non-registered device. This feature ensures that you are the person actually accessing your accounts online by contacting you at a number on file with the bank whenever your computer, tablet, or phone is not recognized. Any attempt to access your accounts from an unknown device triggers the security process.

PROTECTING CHILDREN'S PRIVACY

The App is not designed nor intended to be attractive to use by children under the age of 18 ("Minors"). We do not knowingly collect information from or market to Minors.

NOTICE UPDATES AND EFFECTIVE DATE

This Policy is subject to change and any changes to this Policy will become effective when posted on this App. Your use of the App following these changes means you accept the revised Notice.

CONTACT US

If you have any questions regarding privacy while using the App, or have questions about our practices, you can write to us at SouthEast Bank, 12700 Kingston Pike Farragut, TN OR call us at 1-877-732-2657 M-F 7 am – 7 pm / Saturday 9am – 1pm EST OR fill out the form located at <https://www.southeastbank.com/contact-us>.

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