

## **Internet Privacy Notice [Last Updated: September 2022]**

Welcome to the Rosedale Federal Savings & Loan Association's ("Rosedale Federal", "We", "Us", "Our") website. The privacy and security of your personal information is important to us. We collect certain information about visitors to our website and mobile application. This privacy notice ("Notice") explains what information is collected, how it is used, and who has access to it.

By visiting our website and mobile application, you consent to use of information collected in the manner detailed in this Notice. Depending on your relationship with us, you may receive other Rosedale Federal privacy notices providing additional detail about our privacy practices.

### **What information is collected?**

On this website, we do not collect personal information from visitors, including name, email address, account number, billing information, or other data which can be reasonably linked to such information.

To assist in maintaining and improving Rosedale Federal's website, we use Google Analytics to gather information about usage. For example, it tracks how many visitors the website has, which pages they spend time on, what kinds of operating systems and mobile devices they use. Google Analytics also tracks the URL of the page you're visiting and your IP address. It may also set cookies on your browser or read cookies that are already there. However, Google Analytics does not track, collect, or upload any data that personally identifies an individual. For more information on Google's use of the data, please see the website "How Google uses data when you use our partners' sites or apps" located at <http://www.google.com/policies/privacy/partners/>.

You may voluntarily provide us with personally identifiable information when completing contact forms, surveys, or product or services applications. Such information includes, but is not limited to name, address, email address, telephone, fax or mobile numbers, or other contact information, social security number (SSN) or other information you choose to provide us. If you apply for a job, we may collect personal information about your work and educational history.

We may offer you the ability to register and access your accounts via our website. When you access your accounts via our website, we may also collect and analyze device and carrier information, location, and transaction information.

### **Cookies and Other Data Collection Tools**

We are always looking for ways to improve our service and to evaluate the usefulness of our website. To accomplish this, we may use a software "cookie." A cookie is a small piece of information that a website stores in the Web browser of your computer when you visit that website and that it can retrieve during a later visit to that website. It enables Rosedale Federal to analyze the number of people visiting our site, how many people returned to the site for another visit and which pages were viewed by the visitor. By capturing these statistics, we can manage the site capacity as well as tailor the information provided to best serve the needs of consumers. A cookie can only be read by the website that sets the cookie. In addition to cookies, we may use other devices for tracking online activity, including web beacons and pixel tags. Web beacons and pixel tags are small strings of software code that represent a graphic image on a website, or in email that is used to monitor the user's behavior.

You can set your Web browser to inform you when a cookie has been sent to you and provide you with the opportunity to refuse that cookie or to prevent cookies from being set. Setting your browser to disable cookies will not prevent you from visiting our site. However, if you disable cookies, you may experience some inconvenience in your use of our website. For example, we will not be able to recognize your device and you may need to answer a challenge question each time you log on. You may also not receive tailored advertising or other offers from us that may be relevant to your interests and needs. Web beacons and pixel tags are dependent on cookies, so when web beacons and pixel tags are blocked on your browser, the cookies will not be created by consequence.

### **How information is used**

The information we collect is used to enhance your Web experience at our site and for internal tracking purposes. This information is collected and analyzed to assist us with fraud detection and for other security purposes, and to enhance our ability to optimize your experience while on our site. It will only be used for the purposes stated within this Notice and retained by Rosedale Federal for only as long as needed to fulfill the business purpose.

If you have provided us with personally identifiable information when completing contact forms, surveys, or product or services applications, we may use such information for several purposes including:

- to provide you with, renew, or modify products and services;
- to provide you with the information and documents you request and for other customer service purposes;
- to provide you with information about online services or required notices; to allow you to participate in digital surveys and other forms of market research;
- to deliver Rosedale Federal marketing communications or promotional materials that may be of interest to you, and to assist us in determining relevant advertising;
- to perform research that improves the services we provide or customizes your experience
- to comply with applicable laws; and
- to prevent and detect fraud, infringement, and other potential misuse.

### **Who will have access to the information?**

If you have provided us with personally identifiable information, we will not disclose or sell to any unaffiliated third parties or make publicly available any non-public personal information about you, unless: (1) you expressly authorize us to do so, (2) it is needed to allow our service providers to provide services for us, (3) it is needed to provide our products or services to you, (4) it is disclosed to entities that perform marketing services on our behalf or to other entities with whom we have joint marketing agreements (5) in connection with a merger, consolidation, acquisition, divestiture or other corporate restructuring of all or part of our business, or (6) it is otherwise permitted by law.

### **Online Account Access**

When accessing your accounts through the website, we require that you use a 128-bit encrypted browser. Should your Web browser not support 128-bit encryption, you will not be able to access your accounts online. In this case, we will provide a link to a website from which you may download the appropriate browser software needed to access your accounts online.

## **Children's Privacy**

We recognize that protecting children's identities and privacy online is important and that the responsibility to so resides with both business and the parents. We do not knowingly solicit data from children under the age of 13, and we do not knowingly market through our website to such children. We comply with the requirements of the Children's Online Privacy Act (COPPA) that are applicable to us.

## **Mobile Banking**

Rosedale Federal offers mobile banking services as an expansion to the online banking services. The service permits you to perform a number of banking functions on accounts linked to the service using a mobile device or mobile smart telephone to access services offered by Rosedale Federal. The Mobile End User Agreement governs the use of mobile banking services.

Mobile Banking services allows you to:

- View current balance information for your personal and/or linked accounts.
- Review available transactions on your accounts.
- Transfer funds between your internal and external accounts on either a one-time or recurring basis.
- Pay bills.
- View account alerts.
- View branch locations.
- Make mobile deposits.

Similar to the data collection on the Rosedale Federal website, the mobile application does not track, collect, or upload any data that personally identifies an individual (such as a name, email address, account number or billing information), or other data which can be reasonably linked to such information. We use Google Analytics to gather information about usage of the application. The information helps improve the performance of the application for you. For example, it tracks how many visitors the application has, which screens they spend time on, what kinds of operating systems and mobile devices they use, and how they found the application. For more information on Google's use of the data, please see the website "How Google uses data when you use our partners' sites or apps" located at <http://www.google.com/policies/privacy/partners/>.

## **Updates**

We may change or update this Internet Privacy Notice at any time without prior notice to any users of the site. When a change has been made, we will post the revised Notice on this page with a new "Last Updated" date at the top of the page. Any changes or updates will be effective immediately upon posting to our site, unless indicated otherwise.

Comments or questions about the Site, Mobile Banking, or this Internet Privacy Notice should be directed to: Rosedale Federal Savings & Loan Association Call Center at 410-668-4400.

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