

This Online Privacy Policy applies to your use of the Stockgrowers State Bank (also “we”, “us”, or “our” in the statement) website and our mobile device applications (“website”), regardless of whether you are using a desktop computer, laptop, smart phone, or other electronic device.

Stockgrowers State Bank has created this Online Privacy Policy in order to demonstrate our firm commitment to online privacy. If you are a Stockgrowers State Bank customer, you should also review our Privacy Notice, which more broadly governs our handling of your personal information.

What Information Do We Collect Online?

The information we collect depends on what actions you take on our website. This information can include:

- **Non-Personally Identifiable Information** - When you access and use our website, we automatically record information concerning the device you are using and your activity on the Website. This may include your device’s Internet Protocol (“IP”) address, your browser type, the types of information you search for and view on our Website, locale preferences, location, identification numbers associated with your device, and your mobile carrier.
- **Cookies** - A “cookie” is a small data file that is transferred to your device. We use cookies to collect information in order to study, enhance and improve the use and capabilities of website. We also use cookies to enable certain features of our website and to preserve your preferences and customize your experience when you visit and return to our website. In addition, we and third-parties acting on our behalf also use cookies to perform certain online advertising and analytics functions.
- **Other Information** - When using the Stockgrowers State Bank online banking platform, regardless of your use on desktop, mobile application, or other electronic device, you may choose to associate other information with your online banking platform.

Application Permissions

Users of the Stockgrowers State Bank mobile banking application downloaded from Google Play and the Apple App Store have access to a variety of features, some that may require permissions. These permissions are optional. Below are the permissions and what they are used for.

Permission	Function
Location	This application needs access to your location to direct you to the closest financial center or ATM.

Permission	Function
Browser or Device Information	Most browsers or devices collect information such as computer type, screen resolutions, operating system name and version, internet browser, the name and version of the application you are using. This information is used to make sure that everything in the application is functioning properly.
Camera	The application needs access to your camera to take pictures of checks for utilizing Mobile Deposit.
Foreground Service and Wake Lock	When using this application, it will be prioritized for processing power and could reduce battery life of the device.
Post Notifications	If you enable post notifications, you could receive notifications regarding transactions and accounts.
Biometrics	Enabling access to biometrics and fingerprints stored in your phone allows you to use these methods to login to your account, instead of using your password.
Application Information	When you download and use this application, we may track and collect usage data based on your specific device.

How Do We Use This Information

We use your information for our everyday business purposes: to verify your identity, provide you with quality customer service, evaluate your request for products and services, and improve our service offerings through market research. We may also be obligated by law to retain certain communications and other information concerning you. In addition, we may retain and use communications, transaction details, and identifying information (such as IP addresses) in order to maintain audit trails for security and anti-fraud purposes.

Stockgrowers State Bank does not share information concerning you with unaffiliated third-parties for their marketing purposes. However, we may use some of the information that we collect concerning you in order to execute our own marketing programs, either directly or through a third party service, concerning Stockgrowers State Bank products and services that may be of interest to you and to evaluate the effectiveness of these programs.

Links

We may provide web links to third-party websites unaffiliated with Stockgrowers State Bank as a service to you via our website. If you follow these links, you should review their privacy and security policies, as they may be different from those on our website. We do not guarantee and are not responsible for the privacy or security of these websites, including the accuracy, completeness, or reliability of their information.

Security

Stockgrowers State Bank is committed to maintaining the security of your information. When you send information to us via our website, we use TLS (Transport Layer Security) protocols to secure the transmission of information. Once we receive information, we store and protect it using industry-standard firewalls and other technology. Please remember, though, that no method of electronic transmission or storage is 100% secure.

Privacy of Children

Our website is not intended for use by children under the age of 13. Stockgrowers State Bank does not collect online information from children, distribute PII regarding children to third-parties without parental consent, give children the ability to publicly post or otherwise distribute PII without parental consent, or encourage children to divulge more information than necessary by the prospect of a prize.

Privacy Statement Changes

We reserve the right to modify this Online Privacy Policy at any time without notice, so please review it frequently. If we make changes, we will post these changes on this website and the changes will be deemed effective immediately upon the date of such posting. The most current version of the Online Privacy Policy will always appear on this website and the most recent version shall supersede any and all other versions of this Policy. Continued use of the Services following the posting of these changes or modifications will constitute acceptance of such changes or modifications.

Contact Us

If you have any questions regarding this Online Privacy Policy, please [contact us](#)