

PRIVACY POLICY

FACTS	WHAT DOES VERABANK, N.A. DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we handle user privacy.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and transaction history. • Account balances and payment history. • Transaction or loss history and overdraft history. • The VeraBank Online Banking and VeraBank Mobile Banking App collects location data, app entry and exit, and pages viewed within the app, personal information, and requests access to certain functions on your device in order to provide features and functionality, to detect and deter fraud, and for marketing. The information collected and the permissions requested, along with how we use that information is outlined below under the "How does VERABANK, N.A. collect my personal information?"
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons VERABANK, N.A. chooses to share; and whether you can limit this sharing

Reasons we can share your personal information:	Does VERABANK, N.A. share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – Information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes – Information about your creditworthiness.	Yes	Yes
For our affiliates to market to you.	Yes	Yes
For nonaffiliates to market to you.	No	We don't share

To Limit Our Sharing	<ul style="list-style-type: none"> • Call 877-566-2621 – our menu will prompt you through your choice(s); • Visit us online: www.verabank.com <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 877-566-2621 or go to www.verabank.com .

What We Do	
How does VERABANK, N.A. protect my personal information?	To protect your personal financial information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does VERABANK, N.A. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Pay your bills or make deposits or withdrawals from your account • Use your credit or debit card • Use certain features within VeraBank Online Banking and the VeraBank Mobile Banking App as outlined below. <p>The VeraBank Mobile Banking App collects the following for marketing with your consent, even when the app is closed or not in use:</p> <ul style="list-style-type: none"> • Location Data - collected to provide location-based messages and interactions. • User ID – a random, unique User ID is created at initial app access for each device and changes when the app is re-reinstalled. This ID is used for identifying a user and sending marketing and non-marketing campaigns. • Product Interaction – the app tracks a user's app entry, exit, and pages viewed. • Name – the app collects a user's first and last name for personalization. <p>The VeraBank Mobile Banking App requests access to the following in order to provide certain features and functionality within the app, these permissions and their functions are listed here:</p> <ul style="list-style-type: none"> • Camera – Mobile Deposit needs access to your device's camera. • Secure Messaging – needs access to external storage if the user wants to add attachments to the message. • Contacts – Some features, such as AutoBooks, will give the user the option to allow access to contacts on your device. • Location Data - collected to provide location-based messages and interactions.
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness. • Affiliates from using your information to market to you. • Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account

Definitions	
Affiliates	<p>Companies related to common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include financial companies such as CFG Investments; and nonfinancial companies such as CFG Insurance.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • VERABANK, N.A. does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include credit and debit card companies and financial services companies

To Limit Our Sharing:

Call [877-566-2621](tel:877-566-2621)

Questions?

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