



# *Covenant Bank*

## *ONLINE PRIVACY POLICY*

Covenant Bank is committed to safeguarding information about clients and visitors to Covenant Bank Web sites.

The Covenant Bank Privacy Policy explains our collection, use, retention and security of consumer information and applies to Covenant Bank products and services offered within the United States for consumer (not business) purposes. Online activities of consumers, therefore, may be subject to both the Covenant Bank Privacy Policy and the Covenant Bank Online Privacy Policy.

The Online Privacy Policy explains our privacy practices regarding the information we collect about you when you visit or transact business on Covenant Bank Web sites. Our Online Privacy Policy does not constitute a contract or create legal rights or modify or amend any agreements Covenant Bank has with clients. They are for general guidance, and are subject to change. Please review periodically. As technology evolves, so will our ability to provide you with better online products and services.

### **How We May Use Information**

We may collect information during your Web site visit in order to provide you with offers and information. We may also use the information we collect from you online to contact you via telephone, e-mail or other means regarding offers of products and services that may be of interest to you. To learn more about how we may use information, please see the Covenant Bank Privacy Policy.

### **How We Collect Information**

We may collect information online through:

- **Cookies.** Our Web server may write a "cookie," which is a small file, to your hard drive. We may use cookies to enhance your online experience, to facilitate your use of our Web site and to collect site-visit statistics. If you register for certain personalized services, or choose to save personal information on our Web site, Covenant Bank may store this information in an encrypted cookie. Our use of encrypted cookies may make your repeated online interactions with us easier by allowing you to avoid re-entering your card number or other personal information each time you visit the Web site. If you are uncomfortable with our use of cookie technology, you can set your browser to refuse cookies. Certain services are dependent on cookies, and you may disable those services by refusing cookies.

### **Information Storage**

Covenant Bank may store the information collected during your visit in an electronic database. Covenant Bank uses security measures to protect against the loss, misuse and alteration of data stored in our systems.

**Third-Party Web Sites**

Covenant Bank Web sites may contain links to third-party sites that you may find useful. These third-party sites may have their own privacy policies. You should review the privacy policy of any Web site before you provide personal or confidential information.

**Privacy and Children**

Covenant Bank respects the privacy of children. If Covenant Bank offers online educational opportunities to children, we will not collect names or any other personally identifiable information from children. We do not knowingly market to children.