

## INTERNET PRIVACY PRACTICES

### **Protecting Your Privacy Online**

At Neighbor's Financial, we are keenly aware of the trust that you place in us and our responsibility to protect your privacy. As part of this responsibility, we want you to know what information we collect when you visit our website(s), why we collect it and how we use it to improve your experience. This privacy statement applies to your visits to our website(s) and, by using our site, you agree to the terms and conditions of this notice.

### **Information We Collect Online**

The information we receive about you depends upon what you do when visiting our website(s). You may visit our website(s) anonymously. In this case, we will collect information about your online browsing and activity, including your preferences, pages visited and technical information regarding your computer and operating systems; such as your Internet Protocol (IP) address, domain name, system configuration and settings. We use the above information to collect and measure the number of visitors to the different sections of our website(s), and to help us stay abreast of technical upgrades that can make our website(s) more accessible and innovative for our visitors. This information, which does not identify individual customers, is used by Neighbor's Financial for its business purposes, which may include offering products or services, research, marketing or analyzing market trends, and other purposes consistent with applicable laws

### **Personal Information**

Personal information is information that personally identifies you, such as your name, email address or billing information, or other data that can be reasonably linked to such information. You may choose to provide us with personally identifiable information by completing our online forms that provide us your name, postal or email addresses, telephone, fax or mobile numbers. This information allows you to request Neighbor's Financial to contact you for more information on our products and/or services and will not be shared with outside service providers unless authorized by you.

## **Using and Sharing Information**

We may share information with third parties that are not related by common ownership or control, such as service providers, credit bureaus, and other nonaffiliated third parties as requested by you or when required or permitted by law. Unless described in this Internet Privacy Practices, we will use and share information in accordance with our Neighbor's Financial consumer privacy standards.

## **Confidentiality**

No one is permitted access to this information except authorized employees and authorized outside service providers who provide services to you. In addition, you should know about these online information management tools that may offer additional convenience:

## **Cookies**

A cookie is a piece of information that our web server stores on your computer's hard drive and retrieves later. Neighbor's Financial or our third-party service providers may place cookies on your hard drive to keep track of your preferences and to recognize return visitors. Cookies and other technologies provide us the capability to monitor the use of our website(s) so we can continually improve the design and functionality. The cookies we use do not contain or capture personal information. Cookies allow us to:

- Collect technical and navigational information, such as browser type, time spent on our website(s) and pages visited;
- Monitor viewing and responses to Neighbor's Financial advertisements.

## **Browser Do Not Track**

Neighbor's Financial complies with state regulations regarding do not track requests. If you wish to not have your non-personally identifiable data collected by our website(s), and authorized outside service providers, you may choose to install the Google Analytics Opt-out Browser Ad-on. Doing so will not hinder your ability to navigate and browse our website(s). The add-on communicates with

our authorized outside service provider to indicate that information about the website visit should not be tracked. The Google Analytics Opt-out Browser Ad-on may be downloaded at <https://tools.google.com/dlpage/gaoptout>.

### **Advertising on other Websites**

Neighbor's Financial occasionally contracts with advertising companies such as Google, Yahoo and MSN, to advertise our products and services on websites not affiliated with us.

### **Online Behavioral Advertising on other Websites**

Some of these ads are online behavioral advertising and may contain cookies that allow monitoring of your response to our advertisements. Cookies placed by these companies do not collect personal identifiable information, but may collect information such as IP address, time, type of web browser, time zone, and Internet domain. We limit companies that place our ads from using information for any purpose other than to assist us in our advertising efforts.

### **Linking to other Websites**

We may provide links to non-Neighbor's Financial websites, such as industry resources and social media sites. If you follow links to websites not controlled by Neighbor's Financial, you should review their privacy policies and other terms, as they may be different from those of our website(s).

Neighbor's Financial Corporation does not guarantee and is not responsible for the privacy or security of these websites, including the accuracy, completeness, reliability or suitability of their information.

## **Protecting Children's Privacy Online**

We do not knowingly collect information from children under 13 without parental consent. If you are under 13, please do not enter your personal information. For more information about the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission website.

## **We Respect Your Privacy**

As technology continues to advance, you can be sure Neighbor's Financial will provide safeguards to keep your personal financial information confidential and secure. Your trust is important to us and we are committed to protecting your privacy, whether you do business with us on the Internet, in person, via telephone or mail. Thank you for choosing us as your home loan lender of choice.

## **Policy Changes**

If it is necessary to make changes to our online privacy policies, we will update this policy with a new effective date.

## **Where to Find Out More**

If you have questions, concerns, or comments about our privacy practices, or the way your information is maintained and used, we would like to hear from you. Please visit your nearby branch, or write us at:

Neighbor's Financial Corporation

Attn: Chief Compliance Officer

PO Box 19278

Sacramento, CA 95819

Online Privacy

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