



Internet Privacy Policy

This Internet Privacy Policy explains how we may collect information from you when you visit our web site or when you use our online financial services.

We recognize the importance our customers place on the privacy and security of their personal information. Our goal is to protect your personal information in every way that we interact with you, whether it's on the telephone, in our lobby, at one of our ATMs, or on the Internet.

We think it is important for you to be informed of the policies, procedures, and security measures that we have in place to safeguard your personal and confidential information. With that in mind, we have developed this Internet Privacy Policy to help you to understand the steps we take to protect your personal information when you utilize our online financial services.

In addition to the protections discussed within this Internet Privacy Policy, your online financial activities may also be protected by our general privacy policy.

Below are several definitions of terms used within this policy:

Customer Information - Customer Information refers to personally identifiable information about a consumer, customer or former customer of this Institution.

Internet Protocol (IP) Address - an IP address is a unique address that devices use in order to identify and communicate with each other on a computer network. An IP address can be thought of as a street address or a phone number for a computer or other network device on the Internet. Just as each street address and phone number uniquely identifies a building or telephone, an IP address can uniquely identify a specific computer or other network device on a network. We may use IP addresses to monitor login activity and for identification purposes when necessary for security investigations.

Cookie - a Cookie is a very small text file sent by a web server and stored on your hard drive, your computer's memory, or in your browser so that it can be read back later. Cookies are a basic way for a server to identify the computer you happen to be using at the time. Cookies are used for many things from personalizing start up pages to facilitating online purchases. Cookies help sites recognize return visitors and they perform a very important function in secure Internet banking.

"Session" Cookies are used to monitor session activity within our Internet banking product. These Cookies are encrypted and only our Service Provider can read the information in these Cookies. The session Cookie facilitates the processing of multiple transactions during a session without requiring you to reenter your passcode for each individual transaction. Session Cookies used within our Internet banking product do not pass to your computer's hard drive. Instead, the Cookie is stored in your computer's memory, identifying only your computer while you are logged on. When you log off, or close your browser, the Cookie is destroyed. A new Cookie is used for each session; that way, no one can use the prior Cookie to access your account. For additional security, the Cookie expires after 10 minutes of inactivity. It must then be renewed by reentering your passcode. We do not use this Cookie to collect or obtain personal information about you.

An encrypted non-expiring Cookie is also used within our Internet banking product for the identification of this Institution.

Service Provider - In order to provide a full range of online financial services, we may use various third party providers. These third parties provide services such as: website hosting, Internet banking, bill payment, and account aggregation. Third party providers are referred to within this policy as "Service Providers".

Information Collected on the Internet

If you are just browsing through our website, we do not request any personally identifiable Customer Information, nor do

we collect unique identifying information about you unless you voluntarily and knowingly provide us that information, such as when you send us an email or complete an application online. If you provide us this information, it is only used internally and in furtherance of the purpose for which it was provided.

As part of providing online financial products or services, we may obtain information about our customers and website visitors from the following sources:

- Information we receive from you on applications, emails, or other forms;
- Information about your transactions with this Institution and our affiliates;
- Information we receive from a consumer-reporting agency; and
- Information that is generated electronically when you visit our website or use our online financial services.

Service Providers hosting our website and Internet banking service may collect general information on our website visitors for security and statistical purposes. Such information may include:

- The Internet address (referral site) which brought you to our web site;
- The date and time you access our site;
- The name and version of your web browser;
- Your Internet Protocol (IP) address;
- The pages visited in our website; and
- The duration of your online session.

Our Service Providers may use Cookies to collect some the above information. In some cases you must accept cookies in order to view our website.

When you click on advertisements in our website or advertisements on linked 3rd party web sites, you may receive another Cookie; however, you do not have to accept any Cookies from third party advertisements.

As mentioned previously, our Service Provider(s) may also use Cookies within our Internet banking and bill payment products. You must accept these Cookies in order to utilize the service. These Cookies do not store any personally identifiable information; they simply provide another level of security.

Use of Information Collected

- We may disclose the information that we collect, as described above, with Service Providers acting on our behalf to provide online financial services such as: Internet banking and bill payment.
- We may also disclose Customer Information when required or permitted by law. For example, Customer Information may be disclosed in connection with a subpoena or similar legal process, fraud prevention, or security investigation.
- We may also share Customer Information outside this Institution when we have your consent, such as when you request a specific product like insurance or an investment product from a third party financial services provider.
- We may also disclose aggregate (not personally identifiable) Customer Information with Service Providers or financial institutions that perform marketing and research services on our behalf and with whom we have joint marketing agreements. Our contracts require all such Service Providers or financial institutions protect the confidentiality of your Customer Information to the same extent that we must do.
- We do not disclose any Customer Information about our customers, former customers, website visitors to anyone, except as permitted or required by law.
- We do not sell any of your personal information.

Account Aggregation

Account aggregation sites allow you to consolidate account information from several sources into one online location. In order to provide this service, an aggregation provider may request your passcode and login information. You should ensure that the aggregation provider has appropriate policies to protect the privacy and security of any information that you provide.

If you provide information about your Alliance Bank accounts to an aggregation provider, we will consider all transactions initiated by an aggregator using the access or login credentials that you provide, to be authorized whether or not you were aware of a specific transaction.

If you decide to revoke the authority given to an aggregation provider, we strongly recommend that you also change your online passcode with this Institution. This will help ensure that the aggregation company cannot continue to access your account(s) with us.

We do offer aggregation services through our online banking product. Aggregation allows you to consolidate your accounts from other providers so that you can view all of your accounts in one location. We do not disclose any of the information consolidated through this service. We may use aggregate information, which is not personally identifiable, to better understand the types of account(s) or services which may be most beneficial to you.

Email Policies

When you enroll for our online services, we will send you a welcome email. We may also send emails marketing various products and services offered by this Institution. We will always provide you an opportunity to opt-in or opt-out of marketing related emails.

We will also send security related email notices when you sign-up for email ("notify me") alerts on your account(s) or whenever you change your passcode, security question, or email address.

If you agree to accept electronic disclosures and/or online account statements, we may also send you notices of important account updates through email. For example, if you have agreed to accept disclosures electronically, we may send you an email with updates to this privacy policy and/or we may send you a notice that your account statement is available for viewing on our website. For more information on how to enroll for electronic disclosures, please contact us at **573-334-1010** or email at alliancebankcs@alliancebanking.com.

Privacy of Children

COPPA, the Children's Online Privacy Protection Act, protects children under the age of 13 from the collection of personal information on the Internet. This financial institution respects the privacy of children. We do not knowingly collect names, email addresses, or any other personally identifiable information from children. We do not knowingly market to children, nor do we allow children under 13 to open online accounts.

Our website may include linked third party sites that would be of interest to children. We are not responsible for the privacy and security practices of these sites. Parents should review the privacy policies of these sites closely before allowing children to provide any personally identifiable information. Parents can also be proactive by installing filtering software that provides more control over the family's Internet experience.

Privacy Updates

This policy may be updated from time-to-time as new products and features may require changes to our Internet Privacy Policy. The effective date of our policy will always be clearly displayed. If we make any changes regarding the use or disclosure of your personal information, we will provide you prior notice and the opportunity to opt-out of such disclosure if required by law.

Questions

If you have any questions about our privacy policy or concerns about our privacy practices, please feel free to contact us at **573-334-1010** or alliancebankcs@alliancebanking.com.

Privacy Policy

Rev. 10/2013

FACTS

WHAT DOES ALLIANCE BANK 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 what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 **Alliance Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Alliance Bank 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	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 888-287-4094 or go to www.alliancebanking.com

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Who we are

Who is providing this notice?	Alliance Bank
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What we do

How does Alliance Bank protect my personal information?	To protect your personal 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 Alliance Bank 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 deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Alliance Bank has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Alliance Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Alliance Bank does not jointly market.*

Alliance Bank does not sell customer information. We share information, as described above, only when required by the government or when necessary to better service or manage your account with us.

Featured Story

A 20 member team of Alliance Bank staff and family members joined the COLOR NATION on Saturday, April 12th in

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Help Center

If you have any questions, our Help Center is here to assist you.

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Our Locations

Cape Girardeau
(573) 334-1010

Oran
(573) 262-8891

Sikeston
(573) 472-4600



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Toll-free Number (888) 287-4094
Email: info@alliancebanking.com

Telephone Banking Number: (877) 472-9247
If your card is lost or stolen, call: (800) 264-4274

