

**Online Banking Login**

Login ID:

ADDITIONAL SERVICES

[FAQ](#) | [SECURITY ALERTS](#) | [DEMO](#)

## Privacy Policy

### GENERAL PRIVACY STATEMENT

Continental Bank recognizes and respects the privacy expectations of our customers and is committed to your personal privacy. Continental Bank understands the need to safeguard sensitive information that you might consider to be private, such as account number(s), social security number, income and net worth. Standards and procedures are designed and maintained to prevent misuse of this information. The privacy principles listed detail how Continental Bank gathers, protects and uses nonpublic personal information.

FACTS	WHAT DOES CONTINENTAL BANK AND VISION MORTGAGE CAPITAL, A DIVISION OF CONTINENTAL 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: <ol style="list-style-type: none"> <li>1. Social Security number and income</li> <li>2. Account balances and payment history</li> <li>3. Credit history and credit scores</li> </ol>	
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 Continental Bank chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does Continental Bank share?</b>
	<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes
	<b>For our marketing purposes</b> —to offer our products and services to you	Yes
	<b>For joint marketing with other financial companies</b>	No
	<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No
	<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No
	<b>For nonaffiliates to market to you</b>	No
<b>Can you limit this sharing?</b>		
<b>Questions?</b>	Call: 800-705-5500 Or write to: 620 West Germantown Pike; Suite 350; Plymouth Meeting, PA 19462	
<b>Who we are</b>		
<b>Who is providing this notice?</b>	Continental Bank and Vision Mortgage Capital, a division of Continental Bank	
<b>What we do</b>		
<b>How does Continental Bank protect my personal information?</b>	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.  We restrict access to your personal information to only those employees who need to know. We require all companies with whom we share your information to keep it confidential.	
<b>How does Continental Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or deposit money</li> </ul>	

	<ul style="list-style-type: none"> <li>• pay your bills or apply for a loan</li> <li>• use your debit card or perform a transaction with us and others</li> </ul> <p>We also collect your personal information from others, such as credit bureaus and service providers.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	<p>Your choices will apply to everyone on your account — unless you tell us otherwise.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Continental Bank does not share with our affiliates</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Continental Bank does not share with nonaffiliates so they can market to you</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Continental Bank does not jointly market with other financial institutions</li> </ul>

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## ONLINE PRIVACY POLICY

Continental Bank recognizes your need for privacy and security as you visit our website. Described below are our policies to protect your online privacy.

### Information Collected

Continental Bank does not collect any personal information from anyone who is merely visiting or browsing our Web site. Personal information may be requested if the visitor chooses to respond to online surveys, send Continental Bank an e-mail message, use any of the tools, calculators, apply for products and services online, or use Continental Bank's Online Banking product.

### Secured Socket Layer

Continental Bank has designed this website for use with web browsers that must use Secured Socket Layer (128bit SSL) technology.

### Electronic Mail. "Contact Us"

Our website contains a "Contact Us" form that you can complete and send to Continental Bank over the Internet. This form requests information about you (such as your address and telephone number). This form is encrypted when it is sent over the Internet which helps protect this information from being intercepted as it is transmitted over the Internet. This is a more secure way of sending us information than sending us general e-mail. Therefore, we suggest that you always use our "Contact Us" form whenever you wish to send us e-mail that contains personal information (such as details about your accounts at Continental Bank). Whenever you communicate with us via "Contact Us" we will retain the content of the form, your e-mail address and our response. This allows us to maintain an audit trail of our contact and to provide you with the product, service or information you may have requested.

### General E-mail

Through use of general e-mail, Continental Bank invites visitors on its Web site to send e-mail messages to us so that we may respond to inquires regarding Continental Bank or its products or services. This general E-mail service should be used for non-account specific inquiries. We retain copies of these e-mail messages along with your e-mail address. The information provided by visitor will be used to respond to the visitor's inquiry and to provide better customer service.

### Firewalls and Routers

We use firewalls and routers to create a safe passage between the Internet and our internal computer network. This doorway restricts access to our internal computer network. Data transmissions that are sent through our firewall and routers to our internal computer network are subject to verification by the firewalls and routers. We are able, thus, to control the data transmissions that gain access to our internal computer network.

### Online Collection

Every time you visit a website, some information is automatically collected from you. For example, this information may include some or all of the following items: your computer's Internet Protocol (IP) address and/or domain; type and version of Internet browser software and operating system you use; date, time, and duration of your website access; specific pages, buttons, images, videos, links, or forms that you access while visiting the website; and demographic information concerning the country of origin of your computer and the language(s) used by it.

Cookies are pieces of information stored directly on the computer you are using. Continental Bank may place cookies or similar files on your hard drive for security purposes, to facilitate site navigation and to personalize

cookies or similar files on your hard drive for security purposes, to facilitate site navigation and to personalize your experience while visiting our site. Cookies allow us to collect technical and navigational information, such as browser type, time spent on our site and pages visited. Cookies allow us to select which of our advertisements or offers are most likely to appeal to you and display them while you are on the Continental Bank website. We may also use cookies in online advertising to track consumer responses to Continental Bank advertisements and we may use cookies or other files to track your use of other websites. Cookies and other technologies provide us the capability to monitor the use of our site so we can continually improve the design and functionality to better serve you. Cookies and similar files do not contain or capture unencrypted personally identifiable data.

#### **Use of Information Collected**

Continental Bank uses the information collected from visitors to its Web sites to address the specific needs of those visitors and to provide better customer service, including the provision of the latest information regarding Continental Bank products. The information collected also is used to provide a record of communications between Continental Bank and its Web site visitors and to comply with any applicable legal and/or regulatory requirements.

#### **Changes to Our Privacy Policy**

We may at times change this online privacy policy statement. We might, for example, change our online privacy policy to conform with changes that have been made to state or federal law. Or we might change our online privacy policy so that it conforms with changes made to our website.



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