

Information Sharing Terms and Conditions

Effective February 17, 2026

You authorize and direct Emigrant Bank via the AppCap portal, to share information about yourself, your Emigrant Bank relationship and your accounts at Emigrant Bank with **Plaid** (a “third party”) and with any apps and websites (“third parties”) with which you have consented to allow Plaid to share your information.

The decision to grant this access is not without risk and should be carefully considered. You should use caution and ensure that the privacy and security of your information is appropriately protected by them and other third parties with whom you share your information.

Use of your information by Plaid is governed by your agreement with them, not by Emigrant Bank.

Emigrant Bank does not collect, use or store your log on credentials to other financial institutions or companies.

Emigrant Bank and its affiliates reserve the right to restrict access to your information by the third party at any time and without notice (for example, to help protect the security of your accounts).

You can review who has access to your information and exercise your right to revoke that access at any time by submitting a request to Plaid. To submit your request, go to www.my.plaid.com.