

Online Privacy Policy

This Privacy Policy outlines how we collect, use, disclose, protect and manage your personal and business information when you visit our website. By accessing or using this website, you agree to the terms of this Online Privacy Policy. Please read it carefully.

This Online Privacy Policy (“Policy”), along with the AppCap Terms of Use, applies to anyone who visits this Emigrant Bank, herein referred to as AppCap online interface through any means or any Emigrant Bank affiliate or subsidiary online interface that links to this Policy (each online interface, a Site, and collectively, Sites). The term “Emigrant Bank” (or “Emigrant,” “Bank,” “we,” “us,” “our”) in this Policy refers to any affiliates or subsidiaries of Emigrant Bank that link to this Policy.

This Policy is used to inform website visitors regarding our practices with the collection, use, and disclosure of Personal Information, business information, and non-personal information while using our website.

This Policy covers Emigrant Bank’s online services, including Emigrant websites, mobile apps, and Emigrant branded social media sites or pages as well as any interactions you may have while viewing content provided through Emigrant Bank’s digital advertising campaigns.

Information Collection and Use

For a better experience while using our website, we may collect certain personally identifiable information and business information if you voluntarily provide it to us through the forms on our website, including but not limited to, your name, business name and phone number, and email address.

We may also collect payment information, Social Security numbers or business tax ID, and driver’s license numbers (or comparable) when you provide such information while using our online services and where we believe it is reasonably required for ordinary business purposes.

We also collect the content you create and upload while using our services. This may include photos and videos you send us, documents and forms you upload, and comments you make on Sites, in our apps, social media, and digital advertising campaigns.

We may also collect your business’ log-in information, access keys or tokens for your application store platform accounts when you provide such information while applying for our services and products.

We collect unique identifiers, browser type and settings, device type and settings, operating system, mobile network information including carrier name and phone number, application version numbers, Google Authenticated identifiers, Microsoft unique ID numbers, IP addresses, and personal and business information for remarketing audiences.

We also collect non-personal information, such as your IP address, browser type, operating system, and referring website URLs through cookies, log data and other tracking technologies, as described in the sections below.

Log Data

We want to inform you that whenever you visit our website, we collect information that your browser sends to us that is called Log Data. This Log Data may include information such as your computer's Internet Protocol ("IP") address, browser type/version, pages of our website that you visit, the time and date of your visit, the time spent on those pages, and other statistics.

Cookies

Cookies are files with small amount of data that is commonly used an anonymous unique identifier. These are sent to your browser from the website that you visit and are stored on your computer's hard drive.

Our website uses these "cookies" to collection information, such as referring website URLs, and to improve our website. You have the option to either accept or refuse these cookies, and know when a cookie is being sent to your computer. If you choose to refuse our cookies, you may not be able to use some portions of our website.

You can refuse to accept these cookies by configuring your device and browser settings accordingly. You will need to manage your cookie or token settings for each device and browser you use to access this Site. If you elect not to accept these cookies, you may experience some inconvenience during your use of this Site. You also may not receive personalized advertisements and offers from us that may be relevant to your interests and needs. You may also opt out of having some information collected by visiting the following links:

<https://tools.google.com/dlpage/gaoptout/>

<https://account.microsoft.com/privacy/ad-settings>

https://support.google.com/youtube/topic/9257518?hl=en&ref_topic=9257107,3230811,3256124

You may also choose to opt out of the use of third-party marketing cookies through the Network Advertising Initiative. This opt-out is valid only for the computer-browser combination used to opt out. Clearing cookies will remove the opt-out since it is stored in a cookie.

Purpose of Information Collection

The personal and business information that we collect will be used to contact or identify you, respond to your inquiries and provided products or services you request. The non-personal information we collect are used for providing and improving the website by analyzing trends, track user movements, ensure the website operates efficiently, evaluate interest in certain products and services, and gather demographic information for aggregate use.

Disclosure of Your Information

We will not use or share your information with anyone except as described in this Privacy Policy or as required by law, government entities, courts, in response to subpoenas or other legal process or those with whom you have requested us to share information.

We may share your information with trusted third-party service providers in order to facilitate the website, conduct business or service you, as further described below.

Service Providers

We may employ third-party companies and individuals due to the following reasons:

- To facilitate our website;
- To provide the website on our behalf;
- To perform website-related services;
- To assist us in analyzing how our website is used;
- To enable us to make underwriting decisions; or
- To help us optimize our marketing outreach.

We want to inform our website users that these third parties have access to your Personal and Business Information. The reason is to perform the tasks assigned to them on our behalf. However, they are obligated not to disclose or use the information for any other purpose.

Security

We value your trust in providing us your Personal and Business Information, thus we are striving to use commercially acceptable means that comply with applicable federal and state law for protecting it from unauthorized access, disclosure, alteration or destruction. But remember that no method of transmission over the internet, or method of electronic storage is 100% secure and reliable, and we cannot guarantee its absolute security.

Do not submit any confidential information to us via email, contact us forms on the public website or other unsecured communications. Please reach out to us directly via support@useappcap.com.

To protect our customers, only those employees, agents, and contractors who need your information to service your accounts have access to the information you provide us. We also give you information that can help you keep personal and business information safe.

Here are some of the ways we protect you:

- Our firewalls help block unauthorized access by individuals or networks.
- This Site's Secure Socket Layer and encryption creates a secure connection with your browser when you login, or fill out an application, or register in online services.
- We don't and won't share your usernames and passwords with anyone.
- We monitor activities for potential fraud.
- All data is securely encrypted at rest.
- We use single-sign on access internally to avoid non-related parties from accessing your data.

If we detect fraudulent activity or other forms of abuse, we may disable your account or take other appropriate action.

Updating Your Information

Keeping your account information up to date is very important to the security of your account(s). You may review or update certain account information by contacting us at support@useappcap.com.

Using Other Aggregation Sites

If you provide your Site username, password, or other information about your accounts with us to an aggregation website, we will consider that you have authorized all transactions or actions initiated by an aggregation website using access information you provide, whether or not you were aware of a specific transaction or action. If you decide to revoke the authority you have given to an aggregation website, we strongly recommend that you change your password for the Site to ensure that the aggregation website cannot continue to access your accounts.

Your Choices

You can choose not to provide personal and business information to us, but this may limit your ability to access certain features of the website or receive services from us.

You can choose not to provide App Store information, access keys, tokens or log in information to us, but this may limit your ability to access certain features of the website or receive services from us. You can opt-out of receiving marketing communications from us by following the unsubscribe instructions provided in such communications.

Links to Other Sites

Our website may contain links to other sites. If you click on a third-party link, you will be directed to that site. These external sites are not controlled or operated by us. Therefore, we strongly advise you to review the Privacy Policy of these websites. We have no control over, and assume no responsibility for the content, privacy policies, or practices of any third-party sites or services.

Children's Privacy

Our website is not intended for anyone under the age of 13. We do not knowingly collect, use or disclose personal identifiable information from or to children under 13 without obtaining written, verifiable consent from a parent or legal guardian. Our Site is directed to a general audience, and it may be accessed by the public. In the case we discover that a child under 13 has provided us with personal information, we immediately delete the information from our servers. If you are a parent or legal guardian and you are aware that your child has provided us with personal information, please contact us so that we will be able to do necessary actions.

The Children's Online Privacy Protection Act ("COPPA") protects children under the age 13 from the online collection of personal information. For more information about COPPA, visit the Federal Trade Commission website: <http://www.ftc.gov>

Social Media

We may engage with you on social media platforms such as LinkedIn®, among others. Any content you post on official social media pages managed by us, such as pictures, information, opinions or any personal and business information that you make available to other participants on those social platforms, is subject to the Terms of Use and Privacy Policies of those respective platforms. We encourage you to review the privacy policy for the specific social media service you are using to better understand your rights and obligations with regard to such content.

When interacting with our official social media pages, our privacy notices, and any social media user terms and community guidelines may apply.

We may allow social share buttons on our sites that enable users to easily share information on social media platforms. The non-affiliated third parties that own these linked icons may have access to information about your browsing on websites where those linked icons are placed.

California Data Privacy

If you are a California resident, under California law, we will not share information we collect about you with companies outside of Emigrant Family, unless the law allows. For example, we may share information with your consent, to service your accounts. We will limit sharing among our companies to the extent required by California law.

Changes to This Privacy Policy

We may update our Privacy Policy from time to time without prior notice. Thus, we advise you to review this page periodically for any changes. Any changes are effective immediately, after they are posted on this page.

Contact Us

If you have any questions or suggestions about our Privacy Policy, do not hesitate to contact us at support@useappcap.com.

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