

Customer Privacy Policy

Be assured that information about you is kept confidential by Advantage Bank, and your online banking transactions are secure.

Advantage Bank protects the privacy, security, and confidentiality of our customers' personal information. The same level of protection will be provided to customers using our online services as our traditional banking services.

Information we collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

Information we disclose about you

We do NOT disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

The confidentiality, security and integrity of your nonpublic personal information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. Employees are educated on the importance of maintaining the confidentiality of customer information.

Nonpublic personal information and former customers

If you decide to close your account(s) or become an inactive customer, we will follow the privacy policies and practices as described in this notice.

Maintenance of accurate information

We continually strive to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information, please notify us. We will investigate your concerns and correct any inaccuracies.

Visitors to Advantage Bank web site

Visitors to the Advantage Bank web site remain anonymous. Advantage Bank does not collect identifying information on visitors to our site.

Although we discourage the delivery of personal information via unencrypted email, visitors may choose to provide this to us. This information, if provided, is only used internally as appropriate to handle the sender's request. It is not disseminated or sold to other organizations.

We may use standard software to collect non-identifying information about our visitors such as:

- Date and time our site was accessed
- IP address (A numeric address given to servers connected to the Internet)
- Web browser used
- City, State and Country

The bank uses this information to create summary statistics and to determine the level of interest in information available on our site.

Some areas of our Web site may use a 'cookie' temporarily stored in the visitor's computer memory (RAM) to allow the web server to log the pages you use within the site and to know if you have visited the site before.