

## **ONLINE PRIVACY**

Mission National Bank (sometimes, the "Bank," "we," "our," or "us") is committed to safeguarding the privacy and security of your information on the Bank's online or mobile web sites and mobile applications ("Sites"). To protect your information online, we have security measures in place to help keep your online and mobile sessions and transactions confidential and secure.

## **SECURE HOME PAGE SIGN IN**

Ensuring the security of your personal information is our top priority. When you log in to the Bank's [Online Banking](#), Mobile Banking, or any of the Bank's online services on our homepage or directly through a login page (such as [Online Banking](#)), your login information is protected by SSL (Secure Sockets Layer) encryption, a security protocol that helps to ensure the data sent over the Internet between your computer and the Bank remains confidential.

## **PASSWORD SECURITY**

We provide additional security for your financial information by the mandatory use of a user name and password to access account information. It is important that your password is kept confidential. Your password should be unique and difficult to guess and should have both lowercase and uppercase letters and also numbers and special characters – at least 8 characters.

## **GO DADDY SECURED**

To thwart "spoofing" (also known as page stealing) of our Sites, we have added an additional layer of security called Go Daddy Certification Authority. The Go Daddy Certification Authority seal permits users to verify the legitimacy of our Sites. Visitors to our Sites are able to click to a certification page that authenticates the Sites as being ours. Look for the Go Daddy icon on the Bank's Sites.

## **ENCRYPTION**

Mission National Bank systems are designed to encrypt your personal information when it is being transmitted to any of our Sites. Mission National Bank utilizes 128-bit or higher encryption. If you are going to enter confidential information on a bank site, such as a password, check the status bar of your Web browser window for a lock symbol. You should also ensure that the link that you are opening begins with HTTPS. If you see the lock symbol or HTTPS, the web site you have entered is encrypted and secure.

## **ABOUT COOKIES**

A cookie is a piece of data sent from a web site that is stored in your computer or mobile device browser. The cookie lets the web site or mobile app recognize if the computer or mobile device has been there before and what security requirements and browser preferences the computer or mobile device requires. Cookies are commonly used on web sites and do not harm your system. To provide better service and a more effective web site and mobile app, we use "cookies" as part of our interaction with your browser.

In our efforts to deliver relevant digital advertising to you, we utilize cookies and related technology to evaluate our Sites and to track digital advertising performance. We may engage third party ad service providers to conduct these activities on our behalf. Ad service providers may use behavioral information such as how you browse web sites to determine which of our ads may appeal to you. Any information collected about behavior and ad performance is anonymous.

## **OTHER WEB SITES**

For your convenience, our Sites may contain links to other web sites, or may refer you to other web sites. Those other sites may be operated by companies affiliated with the Bank or by other third party companies not affiliated with us. Once you leave the Mission National Bank Sites and access another web site, you should be aware that you are subject to the privacy and security policies of that non-Mission National Bank site.

## **CHILDREN'S ONLINE PRIVACY**

Our Site is not intended for children under the age of 13. Please do not access or use this Site if you are under 13 years of age. By using this Site, you affirm that you are over the age of 13.

For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website: <http://www.ftc.gov/>.

## **YOUR SECURITY**

While the Bank takes these important steps to protect you and your money, there are important steps you can take to protect yourself. Always protect your password(s) and PIN(s) from disclosure to others. Be sure the computer or mobile device you use to access our Sites is up to date on its security software. Use programs that scan for viruses and other malware that could steal your password(s) or other confidential information. Change your passwords regularly and create passwords that are difficult to guess or reach by trial and error.

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. For more information please visit our [Personal Security Center](#) on our site at **mnbsf.com**.

## **CHANGES**

Mission National Bank may add to, delete from, or otherwise amend and update this Online Privacy information from time to time without prior notice. *Last updated February 2015.*