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Internet Privacy Policy

Five Star Bank Internet Privacy Policy

The Five Star Bank Internet Privacy Statement covers both our website, as well as our online banking system NetTeller unless specifically stated.

Personal Information Collected

Our website does not collect personal identifying information about you except when specifically and knowingly provided by you. Once you have provided personal identifying information, it will be used for the purpose as described at the point of data collection. All such information will then be subject to the provisions of our Privacy Notice.

General Information Collected

For each visitor to our web pages, our web server automatically recognizes a user's software information, such as domain name (i.e. aol.com, msn.com), browser and operating system without identifying the user. We also aggregate information on these visits to our site that tells us such things as: how many visitors we had, what sites they came from, which of our pages they visited, how long they stayed at each site, and the total time of their visits.

The general information we collect is used to analyze and improve the content of our site. It is not shared with other organizations for commercial purposes.

Email and Email Addresses

If you send us e-mail, your return address will be displayed in the header we receive. We will use this information to respond to your inquiry and we will keep your message as a record of our contacts. We will not share that information with outside companies or agencies unless it is necessary for us to do so in order to respond to your e-mail or carry out a request therein, or unless we are required to do so by law or court order.

Cookie Technology

DIGITAL BANKING

Within our Digital Banking system we use cookies. A cookie is a piece of data given to a browser by a web server. We set a cookie each time you log onto Five Star Bank Digital Banking. This cookie is merely an anonymous number that identifies the user's session. It does not store any personally-identifiable information.

We only use cookie technology to strengthen banking security in the following way:

- While you are connected to Digital Banking, the cookie is constantly monitored to ensure that we are communicating to the machine that logged in.
- If this cookie connection is interrupted (as may occur if an intruder intercepts your information), Digital Banking will cancel the connection.
- This cookie will remain on your hard drive after you have completed your session. When you log onto Digital Banking the next time, the old cookie will be replaced by a new cookie.
- At the end of any session, you can remove this cookie.

ADVERTISING

As you browse our website, advertising cookies will be placed on your computer so that we can understand what you are interested in. Our display advertising agencies then enable us to present you with retargeting advertising on other sites based on your previous interaction with our website. The techniques our agencies employ do not collect personal information such as your name, email address, postal address, or telephone number. We may also match customer data with third-party data providers to associate a cookie with non-identifiable consumer data for the purpose of targeted advertising.

For more information on targeted online advertising and your opt-out choices, please visit <http://www.networkadvertising.org/choices>. (<http://www.networkadvertising.org/choices>)

Online Applications

We collect information from you when you fill out an online application for a new product or service (loans, deposit accounts etc.) All online applications are encrypted to maintain the security of your information.

Calculators

Information that you input on the website while using any of our calculators is not captured, stored or used in any way other than to provide you with the information you are looking for at the time you use the calculator.

Children's Online Privacy

Because we have no way of distinguishing the age of individuals who access our website, we collect the same general information we collect from any website user as well as personally-identifiable information from individuals under the age of 13 if they provide it.

If such information is received via e-mail, we will respond to the communication as warranted but only retain the information in accordance with our general information collection policy.

If an individual under the age of 18 provides us with personally-identifiable information through an internet account application, the application will be declined and all related information would only be maintained as required or allowed by law.

Links on our Website

We may provide links to information, products or services offered on websites that are owned or operated by other companies ("third party websites"). We will notify you when you are leaving the Five Star Bank website. If you choose to link to websites not controlled by Five Star Bank, we are not responsible for the privacy or security of these sites.

Aggregation / Consolidation Websites

Aggregation / consolidation websites offer the ability to access all of your personal information on one website. You may be asked to provide an aggregation / consolidation site with your personal financial information, such as your user ID and password for the Five Star Bank Digital Banking system. We urge that you do not provide this information to a site that you do not recognize and fully trust.

All transactions initiated by this type of site using access information you provided are considered to be authorized by you, whether or not you were aware of the specific transaction. If you wish to cancel your third-party aggregation/consolidation service we recommend that you also change your Five Star Bank Digital Banking password.

Changes to this Internet Privacy Statement

We reserve the right to introduce new services or practices that may require a change to the provisions of this Statement. We are committed to updating our Internet Privacy Statement promptly to keep you informed on how we use information you give us.

Contact Us

We value your relationship. We want you to know how we use the information you provide and our commitment to ensuring your personal privacy.

If you have any questions about how we protect your confidential information or, about the privacy provisions of this Statement, please contact us at customerservice@five-starbank.com (mailto:customerservice@five-starbank.com) or call 877-226-5578.

REV. 12/2012

PERSONAL

[Checking \(/banking/personal-banking/checking\)](/banking/personal-banking/checking)

[Mortgages & Home Equities \(/banking/personal-banking/mortgages-and-home-equities\)](/banking/personal-banking/mortgages-and-home-equities)

[Digital Banking \(/digital-banking\)](/digital-banking)

[Credit Cards \(/banking/personal-banking/credit-cards\)](/banking/personal-banking/credit-cards)

[Personal Banking Services \(/banking/personal-banking/personal-banking-services\)](/banking/personal-banking/personal-banking-services)

BUSINESS

[Business Checking \(/banking/business-banking/business-checking\)](/banking/business-banking/business-checking)

[Digital Banking for Business \(/digital-banking-for-business\)](/digital-banking-for-business)

[Commercial Loans & Lines \(/banking/business-banking/commercial-loans-and-lines\)](/banking/business-banking/commercial-loans-and-lines)

[Small Business Banking \(/banking/business-banking/small-business-banking\)](/banking/business-banking/small-business-banking)

[Merchant Services \(/banking/business-banking/merchant-services\)](/banking/business-banking/merchant-services)

RESOURCES

[Security Center \(/resources/security-center\)](/resources/security-center)

[Digital Banking Support \(/resources/digital-banking-support\)](/resources/digital-banking-support)

[Important Documents & Forms \(/resources/forms\)](/resources/forms)

[Calculators \(/resources/calculators\)](/resources/calculators)

[Rates \(/resources/rates\)](#)

[Branch & ATM Locations \(/resources/branch-and-atm-locations\)](#)

ABOUT

[Corporate Responsibility - ESG \(/about/corporate-responsibility\)](#)

[Careers \(/about/careers\)](#)

[Investor Relations \(https://financialinstitutionsinc.q4ir.com/investor-relations/default.aspx\)](https://financialinstitutionsinc.q4ir.com/investor-relations/default.aspx)

[News \(/about/news\)](#)

[Contact Us \(/about/contact-us\)](#)



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[📺 \(https://www.youtube.com/channel/UCszrrllbz5xUa3ESjYSBzFw/\)](https://www.youtube.com/channel/UCszrrllbz5xUa3ESjYSBzFw/)

[📷 \(https://www.instagram.com/fivestarbarkny\)](https://www.instagram.com/fivestarbarkny)

Today is tomorrow in progress.®

Insurance and investment products and services are not FDIC Insured, are not a deposit or bank guaranteed, are not insured by any Federal governmental agency, and are subject to investment risks, including possible loss of the principal invested.

[Privacy Notice \(/privacy-notice\)](#) [Internet Privacy Policy \(/internet-privacy-policy\)](#) [Accessibility Statement \(/accessibility-statement\)](#)

[Terms & Conditions \(/terms-and-conditions\)](#) NMLS #408838 ABA Routing # 022304030

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[/equal-housing-lender](#)

