

## INFORMATION ABOUT INTERNET PRIVACY

When you visit our website to view any pages, read product information, or use any of our online calculators (when available) and tools, you do so without telling us who you are and without revealing any personal information. While we do not collect identifying information about visitors to our site, we do use standard software to collect information for the strict purpose of tracking activity on our site. This allows us to better understand how any people use our site and which pages and features are most popular. The only information we normally collect and store is:

- The name of your Internet Service Provider,
- The website that referred you to us (if any),
- The date the time the pages were accessed, and
- The page or pages you requested.

There are instances where you may elect to provide us with personal information. If you fill out one of our request or contact forms or send us an email, you are transmitting the information that appears to you in the form or the message. This will typically include information like your name, mailing address, email address, the kind of request you are making, and any other information necessary to fulfill your request. You never transfer personal identifying information that you do not enter yourself. This is always your option; this information cannot be collected unless you specifically elect to send it to us. This information is used internally only for the purpose of fulfilling the request or for contacting you directly only for the purpose of fulfilling the request or for contacting you directly and is not given or sold to any other organization.

When you submit personal information via one of our contact or application forms, that information is also encrypted, or scrambled, by your browser before it is transmitted back to our website. This effectivity prevents anyone from intercepting and reading any personal information about you. Note that this encryption does not take place if you send us e-mail, but only when you use your web browser with one of our site's forms.

Our website is not targeted or marketed to children.

As a reminder, please **do not** provide any sensitive information over the Internet. Also, please be aware that Crossroads Bank will not ask for our customers by email, phone, or the web site specifically for Social Security Numbers, account numbers, passwords or personal identification numbers (PINS). Crossroads Bank already has all of that information on file.