

WEBSITE PRIVACY STATEMENT

WEBSITE TRAFFIC STATISTICS

When you visit and view Cross County Savings Bank's website, information is collected about your visit, but not about you personally. Through our web server logs, we are able to determine statistics such as domain name from which you accessed the Internet, and which pages were viewed on our site.

COOKIES

Similar to other websites, Cross County Savings Bank's website uses "cookies", which are small pieces of information stored on your computer and/or other access device that allow Cross County Savings Bank to analyze the number of people visiting our website, determining how many people returned to our website, and which pages were viewed by our visitor. By capturing these statistics, we are able to manage the website capacity, as well as tailor the information provided to best serve the needs of our consumers. If you do not want to have a cookie placed on your computer and/or other access device, you have the ability to set your web browser to not allow cookies.

PROVIDING VOLUNTARY INFORMATION

Cross County Savings Bank does not collect personal information from you unless you voluntarily supply it to us. If you submit information to the Cross County Savings Bank, it may be necessary for you to provide personal information. This personal information will only be used to expedite your request. The employees responding to your online transmission are trained to understand the importance of confidentiality and customer privacy, and will only use the information provided to facilitate your request.

E-MAIL

Unless otherwise noted, currently Cross County Savings Bank's website and e-mail transmissions to Cross County Savings Bank are not encrypted. We strongly recommend that you not send highly confidential financial information via E-mail.

DISCLOSURE OF ACCOUNT INFORMATION

It is our general policy to treat your account information as confidential. However, we will disclose information to third parties about your account or the transactions you make ONLY in the following situations:

- Where it is necessary for completing transactions;
- Where it is necessary for activating additional services;
- In order to verify the existence and condition of your account to a third party, such as a credit bureau or payee;
- To a consumer reporting agency for research purposes only;
- In order to comply with a government agency or court orders; or
- If you give us your written permission.