

**FACTS****WHAT DOES WEST SHORE BANK DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Credit history
- Income
- Payment history
- Credit scores

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons West Shore Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does West Shore Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call Toll-free 888-295-4373 - our menu will prompt you through your choice(s)
- Visit us online: www.westshorebank.com

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call toll-free 888-295-4373 or go to www.westshorebank.com



What We Do	
How does West Shore Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does West Shore Bank collect my personal information?	We collect your personal information, for example, when you • Open an account • Deposit money • Pay your bills • Apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account — unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • <i>Our affiliates include:</i> • <i>Companies with a West Shore Investment Services or WSBC, LLC name</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>West Shore Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>West Shore Bank doesn't jointly market.</i>
Other Important Information	

Digital Banking Privacy Policy applies to our website, www.westshorebank.com, online banking and WSB Touch mobile app (collectively “Digital Banking Sites”). This Policy describes the information we may collect from you or that you may provide when you visit our Digital Banking Sites, it does not include information collected offline or otherwise outside of these sites. West Shore Bank also uses and shares information about its customers in accordance with the terms of our Privacy Policy.

Information You Provide to Us

We may collect personal information about you when provided by you while using or interacting with the Digital Banking Sites. Such As:

- information that may personally identify you, such as name, postal address, email address, telephone number, or any other identifier by which you may be contacted online or offline (“Personal Information”).
- feedback and correspondence, such as information you provide when you request information from us, receive customer support, or otherwise correspond with us.

If you enable your mobile app to use facial scan or fingerprint technology (“Biometric Information”), we will use that Biometric Information to validate your identity, but we do not collect or store your Biometric Information.

Information We Collect Automatically

The Digital Banking Sites may use technologies that automatically collect information about you. Such As:

- your computer or mobile device, used to access the Digital Banking Sites, such as operating system, device identifier, browser type, IP address, microphone, camera, and general location information.
- Usage information, including pages and screens accessed, length of access, and navigation paths between pages.

Third Party Information

During the normal course of business, we may receive information about you from our third-party service providers, affiliates, and other business partners. We may also receive information from third-party analytics on the Digital Banking Sites that allow us to improve our security, sites and services.

Data Collecting Technologies

West Shore Bank, and third parties, may use technologies that collect information automatically including cookies and web beacons. This includes Google Analytics which West Shore Bank uses to help us understand how you interact with the Digital Banking Sites.

- Browser cookies. The Digital Banking Sites may use cookies, small files placed on your computer. You can refuse to accept browser cookies by activating the appropriate setting in your browser.

- Flash cookies. Certain features of our Digital Banking Sites may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on the Digital Banking Sites. To learn how you can manage your Flash cookies settings, visit the Flash player settings page on Adobe's website.
- Web beacons. The Digital Banking Sites may contain small electronic files known as web beacons (also known as clear gifs, pixel tags, and single-pixel gifs) that allow us to track statistics, such as number of page visits or length of time interacting with website content, and to verify system and server integrity.

The information we collect through automated means may include Personal Information, or we may maintain it or associate it with your Personal Information collected in other ways. This information helps us to improve the Digital Banking Sites and deliver a better and more personalized service to you, by enabling us to:

- estimate our audience size and usage patterns,
- store information about your preferences which allows us to customize according to your individual interests,
- speed up your searches, and
- recognize you when you return to the Digital Banking Sites.

Third-Party Cookies and Other Tracking Technologies

Some content or applications on the Digital Banking Sites may be served by third parties, such as content providers, application providers, and ad networks and servers. These third parties may use cookies alone or with web beacons or other tracking technologies to collect information about you when you use the Digital Banking Sites. They may collect information, including Personal Information, about your online activities over time and across different websites and online services.

We do not control third party tracking technology or how it may be used. If you have any questions about any targeted content, you should contact the responsible provider directly.

How We Use Your Information

West Shore Bank may use information that you have provided to us, as permitted under applicable law, to:

- provide the Digital Banking Sites, related services, and products,
- respond to requests you have made for information, products, or services,
- for Marketing purposes, informing you on exciting new products and services or changes to the Digital Banking Sites,
- provide customer support, resolving problems and disputes with the Digital Banking Sites,
- improve our Digital Banking Sites, products, and services,
- gather surveys and other feedback,
- run contests or other promotions,
- maintain the security and integrity of the Digital Banking Sites,
- fraud prevention,

- to allow you to participate in interactive features on the Digital Banking Sites, and
- fulfill any other purpose or obligation for which you provide it or offer your consent.

How We Disclose Information

We may share your information, including personal information:

- with service providers and other third parties we utilize to support our business, or the Digital Banking Sites bound by contractual obligations to keep personal information confidential and use it only for the purposes we disclose it to them,
- to fulfill a purpose for which you provide it, such as an email address in a contact form,
- as permitted under applicable law,
- for any other purpose with your consent, and
- we do not sell your information to third parties.

Your Choices for Opting Out

We provide the choices below regarding the personal information we collect, or you provide to us.

- Tracking technologies and advertising. You can set your browser to refuse all or some browser cookies. To learn how to manage your Flash cookie settings, visit the Flash player settings page on Adobe's website. If you disable or refuse cookies, some parts of the Digital Banking Sites may be inaccessible or not function properly.
- Advertising and promotional offers. You can opt out of our promotional offers by following the unsubscribe process. If you opt out of receiving our advertising and promotional offers, we will continue to carry out other relevant activities using your information, including sending non-promotional messages, such as those related to any account you may have with us.
- Accessing, modifying, or deleting your information. Applicable law may provide you with the right to access, modify, or delete your personal information. Contact us to request access to, modify, or delete your personal information. Be aware that we may not be able to provide access to, modify, or delete your personal information in all circumstances.

Children Under the Age of 13

We do not use the Digital Banking Sites to knowingly collect personal information from, or market to, children under the age of thirteen (13) without parental consent. For additional information regarding the Children's Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission website.

Data Security

We are committed to protecting your personal information from unauthorized access, use, alteration, and disclosure. We will use commercially reasonable measures to protect information within our organization stored on secured servers behind firewalls. Be aware that no data transmission or storage system is guaranteed to be 100% secure. We are not responsible for circumvention of security measures. You are also responsible for data security. If you have log in credentials to access certain parts of the Digital Banking Sites, you are responsible for keeping

those credentials confidential. You are responsible for the security of your devices and internet connections. Please be aware that West Shore Bank will never initiate a request via email, phone call or text message requesting information such as your Social Security Number, username, password, PIN or account number. If you receive an email, phone call or text message that appears to be from West Shore Bank, asking for sensitive information, you should be suspicious of the request and immediately contact us in accordance with the CONTACT US section of this Policy.

Linked Websites

Our Digital Banking Sites may contain links to websites operated and maintained by third parties, including social media platforms. West Shore Bank is not responsible for the privacy practices of any third party or for the content of any third party. We do not guarantee, approve, or endorse information, material, services, or products contained on or provided through any linked third-party website, mobile application, or content. We encourage you to read the privacy policy of any website before disclosing your information, as it will likely differ from this Policy.

Changes to this Policy

West Shore Bank may, from time to time, make changes to this Policy in order to accommodate new technologies, industry practices, regulatory requirements or for other purposes. We encourage you to review this Policy periodically. If we do make changes to this Policy, we will let you know by posting the revised Policy with a new “Last Updated” date to the Website. Changes to this Policy will become effective when it is posted to the Website. By continuing to use the Digital Banking Sites, you are agreeing to accept the terms of the revised Policy.

Contact Us

If you have questions or comments about this policy or our privacy practices in general, contact Customer Care using any of the “Contact Us” options within our website at www.westshorebank.com.