

## Privacy Statement

ESSA Bank & Trust is committed to your privacy. Our goal is to maintain your trust and confidence when handling personal and financial information about you.

This Privacy Statement describes ESSA's online and mobile privacy statement and applies to anyone who visits our websites or ESSA-branded social media sites or pages, or uses our mobile applications. The term "ESSA" or "we" or "us" or "our" in this Statement means affiliates or subsidiaries of ESSA linking to this Statement.

Information that you provide to ESSA when you apply for or obtain a product or service from us to be used primarily for personal, family or household purposes is also governed by a separate notice entitled ESSA Privacy Disclosure. If you are such an applicant or customer, please refer to this document for additional information about our privacy practices.

By using this website or our mobile applications, you agree to the terms and conditions of this Statement.

### Information We Collect

When you use our website or our mobile applications, we may collect data from you that generally fall into one of two categories:

"Personal Information" – Personally identifiable information you provide to us such as your name, mailing address, email address, telephone or wireless phone number, social security number (used for identification purposes) or other information that identifies you.

"Online/Mobility Activity Data" – Data such as your IP address, your browser type and language, and your display/screen settings; data about how you use our website and how you interact with our website and mobile advertisements; data about your mobile device; advertising identifiers; geolocation data; social media preferences and other social media data; and other data that may be aggregated and/or de-identified (information that doesn't identify individual consumer's/customers).

### How We Collect Information

#### When You Use or Visit Our Website

ESSA may collect information about you when you browse our website or use our online services. We may collect Personal Information when you voluntarily provide it to us through forms on our website or in our mobile applications, such as survey forms, credit card or bank account applications, contest entries, and login pages for online banking or mobile application access.

ESSA may also partner with certain third parties to deliver advertisements and monitor activities on our own website and other websites. Our partners may use cookies, web beacons, and/or other monitoring technologies to compile statistics about website visitors.

#### When You Use Our Mobile Apps

Additionally, ESSA may collect online/Mobility Activity Data when you access our mobile applications or use the browser on your mobile device to access our website. For example, if you have enabled location services on your mobile device; we may collect geolocation data from your device.

#### When You Use Our Social Media Pages

ESSA may have official pages on social media websites such as Facebook®, Twitter®, LinkedIn and YouTube that enable consumer and customers to discuss their experiences with ESSA products and services. We may also partner with companies that operate social media websites through which you may engage with ESSA. When you interact with us on social media websites we may collect information such as your likes, interests, feedback and preferences. When you interact with our partners, you are subject to their terms of use and privacy policies. We may collect information from our social media partners, but only if you choose to share with them and they, in

turn, share such information with us. Never include sensitive personal, financial or other confidential information such as your Social Security number, account number, phone number, mailing address or email address when posting or commenting online. Any posts you make on our official social media pages – including posts that contain pictures, comments, suggestions, opinions, complaints or Personal Information – are available to others who use those pages and are subject to the terms of use and privacy policies of the companies that operate the websites on which they appear. Please refer to the policies of those companies to better understand your rights and obligations with regard to such posts. You are also subject to this Statement and our social media guidelines when you visit our official social media pages. Additionally, we may want to include that any testimonials or photos posted to social media can be used by ESSA in marketing materials.

#### How We Use Information

We may use Personal Information and online/Mobile Activity Data we have collected for a variety of reasons. For example, we may use this type of data:

- To enable you to apply for and open ESSA products or services
- To enable you to use online tools or perform certain online transactions
- To service and manage your accounts including responding to or updating you on inquiries or to contact you about your accounts
- To offer you special products and services and deliver advertisements to you in the form of banner ads, splash ads (ads that appear as you sign on or sign off of your online accounts) or promotions based on your location.
- To verify your identity and/or location to allow access to your accounts, conduct online transactions and assist us in taking data security precautions and to engage in fraud prevention/detection
- For business purposes, including data analysis, to improve, personalize, optimize your website browsing and mobile application experiences by examining which parts of our website you visit or which aspect of our mobile applications you find most useful, and to improve existing or develop new products and services
- To comply with federal, state or local laws; civil, criminal or regulatory investigations; or other legal requirements
- To share with companies under the ESSA umbrella, and with trusted third parties who are contractually obligated to keep such information confidential and to use it only to provide the services we have asked them to perform (For a description of how ESSA may share information collected from consumers who have applied for or obtained a consumer product or service from us, please refer to the ESSA Privacy Disclosure) <https://www.essabank.com/privacy/>

#### Managing Your Online and Mobile Preferences

You provide Personal Information to us on a voluntary basis and are not required to provide it in order to browse our websites. If you provide us with Personal Information to obtain a consumer product or service from us, our ESSA Privacy Disclosure will govern how we share your Personal Information with our affiliates and third parties and will enable you to opt out of certain types of sharing.

#### Online Tracking & Advertising on our Sites or Apps

As you access our online services over time, cookies and similar technologies such as web beacons allow us to collect information such as browser type, pages visited, preferences, and your relationship with us. ESSA may customize content and advertisements for our products and services on the websites or mobile apps we own. In order to make the content and advertising as informative and useful as possible, we may use information about your relationship with us (such as types of accounts, transactional information or the state in which you bank). Currently, for online advertising purposes, our website does not respond to browser “do not track” signals, but these signals may be used for fraud prevention. However, if you choose, you can set your website browser to inform you when cookies are sent or you may choose not to accept cookies. Your decision not to accept cookies could limit access to some of the services and offers that are available on our website. For example, your device may not be recognized when you visit our website and, if you are an online baking customer, you may need to

answer challenge questions each time you log on. You also may not receive advertising on other offers from us that may be of interest to you.

#### Mobile Devices

Some mobile devices come with a non-permanent advertising identifier or ID which gives companies the ability to serve targeted ads to a specific mobile device. In many cases, you can turn off mobile device ad tracking or you can reset the advertising identifier at any time within your mobile device privacy settings. You may also choose to turn off location tracking on your mobile device. By turning off ad tracking or location tracking on your mobile device, you may still see the same number of ads as before, but they may be less relevant because they will not be based on your interests.

#### Behavioral Advertising on Third Party Sites

Certain ESSA partners may use unique cookies to collect Mobile/Online Activity Data on our website or mobile applications to advertise on third party websites ESSA products and services that may be of interest to you. Our partners are subject to their own privacy policies. If you prefer that our partners not display such advertisements to you, you may opt out by visiting [www.aboutads.info/choices](http://www.aboutads.info/choices) or by clicking on the AdChoices icon in an advertisement and following the instructions. You may also opt out of receiving behavioral ads from many sites through the Networks Advertising Initiatives (NAI) Opt-Out Tool or other tools provided by the publishing platform. Opting out relies on information in the unique cookies placed on your web browser by our partners, so if you delete cookies, use a different device, or change web browsers, you may need to opt out again. Additionally, we may partner with websites like Google and Yahoo to display ads to you based on search terms you use on those websites. Please review the privacy policies of those websites for instructions on how to limit these ads.

Please note that you may still receive general online advertising from ESSA even after you adjust your ad preferences with certain web search engines or opt out of online advertising through AdChoices or the NAI tool. Such advertising, however, will not be based on Online/Mobile Activity Data or search term information.

#### Email

If we send you an email advertisement, it will include instructions on how to opt out of receiving such emails in the future. If you are a customer and you elect to opt out of receiving email advertisements, we may still send you emails about your account relationships with us. To opt out of receiving email advertisements, you may submit your request at [IBANK@essabank.com](mailto:IBANK@essabank.com). If your name was previously selected for any of our upcoming email offers, it is possible for you to receive information from ESSA up to 10 business days after your request has been submitted.

If you receive an email that claims to be from us but you are not sure, or if you think it is suspicious, do not click on any of the links in the e-mail. Instead call us at 855-713-8001 and then delete it. For more email security tips, see the ESSA Fraud and Identity Theft page <https://www.essabank.com/security-center/identity-theft/>

#### Updating Your Information

Keeping your account information up-to-date is very important. You may review, or update certain account information by logging into your account online. If you cannot change the incorrect information online, or you prefer to request changes offline, please use the Contact Us option on our site, or call or write to us using the contact information listed on your account statements, records, or other account materials.

#### Protecting Children's Online Privacy

ESSA encourages protection of children's information on the internet. We do not knowingly collect personal information from children under 13 on our website. For more information about the Children's Online Privacy Protection Act (COPPA) please refer to the FTC's website at <https://www.ftc.gov/tips-advice/business-center/privacy-and-security/children%27s-privacy>

#### Links

Our website may include links to third-party websites. These third parties are not subject to this Statement or to the ESSA Privacy Disclosure. Whenever you visit a third-party website, you should review its privacy notice.

#### Information Security

At ESSA, we make your safety and security a top priority and are committed to protecting your personal and financial information. If we collect identifying information from you, we will protect that information with controls based upon internationally recognized security standards, regulations, and industry-based best practices.

ESSA maintains customer authentication procedures to protect your personal information and account from identity theft. These procedures are for your protection. If you suspect a website is pretending to be a ESSA website (also known as “spoofing”) do not enter personal information but instead contact us in a branch, through a phone number at 855-713-8001.

For more information about our commitment to security and for tips about what you can do to help guard against fraud and identity theft, visit our Fraud and Identity Theft Prevention page at <https://www.essabank.com/security-center/identity-theft/>

#### Changes to this Statement

This Statement describes ESSA’s current online privacy practices. ESSA may changes its online privacy practices in the future and we may revise this Statement to reflect material changes. This Statement was last revised June 22, 2018 and is effective as of that date.