

FACTS**What does MountainOne Financial 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 and income
- account balances and payment history
- transaction history and account transactions

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 MountainOne Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MountainOne Financial 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	Yes	No
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 our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

Questions?

Call 877-458-6861 or go to info@mountainone.com.



Who we are

Who is providing this notice?

MountainOne Financial family of companies. Please see below for a list of affiliates.

What we do

How does MountainOne Financial 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 as well as:

- information access controls
- service providers oversight and confidentiality requirements
- employee privacy and information security training
- physical, electronic and procedural safeguards

How does MountainOne Financial collect my personal information?

We collect your personal information, for example, when you

- open an account or provide account information
- pay your bills or apply for a loan
- show your government-issued ID

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. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *MountainOne Bank and MountainOne Investments (a division of MountainOne Bank); and MountainOne Insurance Agency, Inc., wholly owned subsidiaries of MountainOne Bank.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *The companies of MountainOne Financial do not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include the broker dealer and Registered Investment Advisor that provide access to investment, insurance and advisory products and services.*

Vermont Residents: In accordance with Vermont law, we will not share personal financial information about you, other than transaction and experience information, with other MountainOne Financial companies for any purpose, nor will we share any personal financial information about you with other MountainOne Financial companies for marketing purposes. For joint marketing, we will only disclose your name, contact information and information about your transactions or as otherwise required or permitted by law. You do not need to opt out as we have automatically taken care of this for you.

California Residents: We will automatically treat accounts with California addresses as if you have elected to opt out of sharing with and marketing by affiliated companies as well as sharing with nonaffiliated companies. For joint marketing purposes, we will only disclose information with companies as required or permitted by law.

Mobile Banking Privacy Statement

MountainOne Bank
Last Revised September 2023

This Statement applies when you use our mobile banking products, services, software, and applications or apps (collectively, "Mobile Products"). The Statement explains how we collect, use, protect and disclose information and data, directly or through service providers, in connection with your use of Mobile Products. The Statement supplements the separate MountainOne Bank Privacy Notice ("Privacy Notice"), which, along with this Statement, describes the privacy and data security practices the Bank follows.

Your Right to Opt Out of Collecting and Sharing Information Through Our Mobile Products

When you use Mobile Products or click Accept below, you agree to the terms of this Statement and you are providing consent for our use and disclosure of information about you through our Mobile Products in accordance with this Statement. **You have the right to opt out of the disclosure of such information by not enrolling in, using, or installing Mobile Products, or by unenrolling from and uninstalling all Mobile Products.** Unenrolling from and uninstalling the Mobile Products may not, and in cases of information shared with third parties will not, delete information we have previously gathered or disclosed. Please see the Privacy Notice for a statement of your rights to opt out of sharing of your information by MountainOne *other than* through our Mobile Products, and how to do so.

What types of information are collected by Mobile Products?

The types of information we may collect through our Mobile Products can include:

- Contact information such as name, address, email address, phone or mobile number
- Login credentials and unique device identifiers
- Information about your location
- Information about your use of the service including payment information
- Photographs and other files that you intentionally share with us through Mobile Products, such as photographs of checks that you share in order to use the Mobile Deposit service, or files you attach to secure messages
- Contacts that you input or share in order to make person-to-person payments or other funds transfers

Some information is collected automatically and does not require any action on your part. This information may include unique device identifiers including but not limited to Internet Protocol (IP) addresses; browser type and version, the date, time, and length of your visit; pages visited; and activity. The information collected is used to enrich app features, simplify your user experience, and improve the service offered to you. You may be asked to grant permission to access features on your mobile device, which may include but is not limited to, the following:

Permission:	Allows Access To:	Purpose:
Access to external storage	Files/media on the device	Secure Message Attachments
Audio	The device's microphone	Chat
Camera	The device's camera	Mobile Deposit
Contacts	Contacts on the device	Person to Person Payments Recipient List
Diagnostics and Crash Logs	App performance information	Assist with diagnostics and performance
Location	Your location	Maps, Fraud Prevention and Security

Disclosure of Your Personal Information

We may disclose information that is collected about you as described in the Privacy Notice and in this Statement. We may disclose aggregated, anonymous user behavior information and Biller Account Information with third parties. We may also permit third parties to use any such information in an aggregated and anonymous form for data analytics purposes.

MountainOne Bank Mobile Banking Privacy Statement Updates

We reserve the right to update this Policy at any time. When changes are made, we will revise the "Last Revised" date on this page. Any changes made to our Policy will become effective upon posting except to the extent applicable law requires other notice to you, in which case we will comply with applicable law.

Security

MountainOne Bank takes your privacy and the security of your personal information very seriously. We use security controls that comply with applicable federal laws to protect your personal information against unauthorized access and use. The safety and security of your information also depends on you. The Bank is entitled to act on instructions received through the App using your login credentials. You shall protect the confidentiality of your account and account number, user ID, password, security questions, the image you select to authenticate your account, personal passphrase, multi-factor authentication devices and passcodes, geolocation information, and other authentication methods (collectively, "login credentials"). You shall not, under any circumstances, disclose your login credentials to any person whom you have not formally authorized to access and make transactions with your account. We ask you not to share your login credentials with anyone.

If you have questions about this Statement, please contact the Bank at 855-444-6861.