

Royal Business Bank Online Privacy Policy Notice

The words “we”, “us” and “our” mean Royal Business Bank, and the words “you” and “your” mean you, the consumer who visits our website or uses our online service at our website.

Our online privacy policy below describes what we collect, how we use or protect your personal information in connection with the use of our website.

Visit to our Website

If you visit our website to read information and do not use any of our online banking services, we do not collect personally identifying information about persons who simply visit our site. We may collect certain limited information about visitors, such as their IP address (assigned to you by your internet service provider), the name of the domain from which you access the Internet, the date and time you access our website for prevention of fraud and identity theft purpose.

Using Services

When you use our online banking services, we will ask you to provide your personal information. This may include the following:

- Your first, middle and last name
- Your home or other physical address (including street name and name of city or town)
- Your e-mail address
- A telephone number
- Social Security number
- Account number
- Date of birth
- Mothers' maiden name
- Password or any other identifier that permits physical or online contact with you

Personal information might be needed or requested from you for you to register for online banking or other services, or to fill out forms or applications for services, or to accomplish transactions you request. This may result in sharing of personal information with third parties (such as data processors or servicers) as part of servicing your accounts or transactions.

Cookies

"Cookies" are a technology that can collect, store and sometimes track information. A cookie is a small data file that can be placed on your hard drive when you visit certain websites. We may use cookies in this manner. If you wish, you may modify your browser to disable cookies, including session cookies.

"Do Not Track" Signals

The law requires us to disclose how we respond to web browser “Do Not Track” (DNT) signals. Our website does not respond to or take any action with respect to a DNT configuration set in your

internet browser. DNT refers to an HTTP header used by Internet web browsers to request a web application disable its tracking or cross-site user tracking.

E-mail

You may send us a request or inquiry by email. To protect your privacy, please do not provide your account number or other sensitive personal information in an e-mail to us. E-mail is not secure. You can contact to our branches customer service if you have any question.

Links to Third Parties Websites/Advertisements/Services

Our website may feature links to third party websites that offer goods, services or information. Some of these sites may appear as windows-within-windows at this site. When you click on one of these links, you will be leaving our site and will no longer be subject to this policy. We are not responsible for the third party websites privacy and security that you visit and urge you to review their privacy policies before you provide them with any personally identifiable information. Third party websites may collect and use your personal information that is different from this policy.

How Personal Information is Shared

Please see our “**Privacy Notice**” for details on how personal information may be shared. For the California residents, see our “**California Consumer Privacy Act (CCPA) Notice**”. Generally, we only share your personal information to our third parties vendors or servicer is permitted by the Federal and States’ law.

Notification of Changes

This “**Online Privacy Policy Notice**” is subject to change at any time. We will communicate any material changes to you as required by law. We will post the revised “**Online Privacy Notice**” on our website on our home page. Our home page will also have a statement notifying our readers that our “**Online Privacy Notice**” has been changed and the effective date of the changes. Also, the effective date stated at the top of this policy will be revised in conjunction with any material updates performed.

Protecting Children and Minors Privacy Online

The site is not directed to individuals under the age of sixteen (16), and we request that these individuals do not provide personal information through the site. We do not sell and do not knowingly collect information from minors under the age of 16 and children under the age of 13 without parental consent. For more information about the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission website.