

Mariner's Bank Online Privacy Statement

Mariner's Bank ("Mariner's" or "we") is committed to maintaining the privacy and security of personal information submitted by visitors of Mariner's websites and mobile applications. This Mariner's Bank Online Privacy Statement ("Statement") explains how Mariner's online services collect, use, and share information. This Statement applies when visiting Mariner's websites.

Information We Collect

We do not use cookies, however when you visit our sites we may collect information about your online session, such as the pages that you visit, the browser or device you use to access our online services, and the date and time of your visit for analytical and marketing purposes.

We collect the information that you provide to us during your session, such as when you log in or fill out an application for a product or service. This information can include name, email address, postal address, telephone number, account number, date of birth, and/or social security number, if you choose to provide it.

How We Collect and Use Information

Mariner's collects and uses information for several purposes, including: to provide you with personalized products and services, to respond to your requests or inquiries, to provide tailored advertisements, to verify your identity, to detect and prevent fraud, and to improve the online services we provide.

Other Ways Information Is Collected

- **Online Surveys and Forms**
Information you provide while completing surveys and forms on Mariner's websites or mobile applications may also be collected and stored. Unless otherwise stated, this information is used to help Mariner's develop a superior Web experience and enhance products and services.
- **Secure File Upload**
Citrix ShareFile – Citrix ShareFile is a secure file sharing system which allows Mariner's Bank to create a secure environment to exchange documents with our customers
- **Email**
Information sent via email may be retained in order to respond to your requests or inquiries and for quality assurance purposes.
- **Advertising**
Mariner's may partner with third-parties to deliver and monitor advertisements on Mariner's websites and other sites across the web. We may monitor and record advertisement "click-through" rates, Web traffic, activities on third-party websites, and other activities in order to improve visitor experience and provide relevant advertising. Mariner's partners may use cookies, Web beacons, or other monitoring technology to compile statistics about website traffic.
- **Social Media**
Mariner's provides information about our products, services, and community involvement on social media sites like Facebook and Twitter. Please keep in mind that any information you share on these social media sites is visible to all users. You should never post any sensitive personal information (such as account number or social security number) on these sites. Please carefully review the Terms of Use and Privacy Policy on these sites as they may be different than our own policies.

How We Safeguard Information

At Mariner's, we are committed to safeguarding personal information. We use physical, technical, and administrative security measures that comply with applicable federal and state laws and regulations. When you log in to Mariner's online services or enter application information, Mariner's uses technology to encrypt and privately transfer your information to our network. Additional details on how Mariner's protects information online, plus measures you can take to protect yourself, can be found on the Privacy & Security page on marinersbank.com/privacy-and-security/.

How You Can Manage Information Collected

Keeping your account information accurate and up to date is important. If your account information is incomplete, inaccurate or not current, please update your information through Online Banking, by calling Mariner's Bank Customer Service, or by visiting a branch.

Children's Information

Mariner's websites, mobile applications, and online services are not directed to individuals under the age of thirteen, and do not knowingly collect information from these individuals. We request that those under the age of thirteen do not provide information through our websites or mobile applications.

Changes to Mariner's Online Privacy Statement

Mariner's Online Privacy Statement is subject to change from time to time. When changes are made, we will communicate these changes to you by posting the revised Statement on this page and adjust the "Last Updated" date. Any changes to this Statement will become effective on the date of posting unless indicated otherwise.

FACTS

WHAT DOES MARINER'S 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and Account Balances • Account Transactions and Checking Account Information • Payment History and Transaction History <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Mariner's Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mariner's 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 Do Not Share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We Do Not Share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Do Not Share
For our affiliates to market to you	No	We Do Not Share
For non-affiliates to market to you	No	We Do Not Share

Questions?	Call 201-224-9110 or go to www.marinersbank.com
-------------------	---

Who we are	
Who is providing this notice?	Mariner's Bank
What we do	
How does Mariner's 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.
How does Mariner's Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <input type="checkbox"/> Open and account or Apply for a loan <input type="checkbox"/> Pay your bills or Use your debit card <input type="checkbox"/> Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes— information about your creditworthiness; • Affiliates from using your information to market to you; and • Sharing for non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Mariner's Bank does not share personal information with our affiliate Mariner's Bancorp.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Mariner's Bank does not share with nonaffiliates so that they can market to you.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Mariner's Bank does not jointly market.