Digital Privacy Policy

This Digital Privacy Policy for **Shell Lake State Bank** informs you of our policies and practices regarding the collection, use, and disclosure of personal information that Shell Lake State Bank collects from or about users in connection with any online or mobile site or application that we own and control ("Site"), or through a Shell Lake State Bank advertisement, page, or account on a third-party site.

We may collect, retain, use, and disclose personal and other information about you in accordance with this Policy. Other privacy policies and notices may also apply in addition to the terms of this Policy.

Additional Privacy Policies

Certain additional Shell Lake State Bank privacy-related policies and notices that may apply are posted on our website, provided to you at the point of collection, or provided when you obtain a product or service from us.

Agreement to Policy

To the extent permitted by applicable law, by using a Site or interacting with a Shell Lake State Bank advertisement, page, or account on a third-party site, you consent to this Policy, including our collection, use, and disclosure of information as described in this Policy.

A Site may contain links to third-party websites. When you select a link to another website or location, you will leave our Site, and another entity may collect personal and/or anonymous information from you.

Shell Lake State Bank's provision of a link to another website or location is for your convenience and does not signify our endorsement of that website, location, or its contents. Shell Lake State Bank does not control or review these outside websites and cannot be responsible for their content or privacy practices.

This Digital Privacy Policy does not apply to websites or services operated by third parties. We encourage you to review the privacy notice or policy of every website you visit.

Types of Information Collected

Shell Lake State Bank may collect personal information from you in the following ways:

A. Personal Information Provided by You

Shell Lake State Bank may collect personal information you provide, including your first and last name, mailing address, email address, user ID, telephone number, Social Security number, and other identifying information when you open a financial account,

apply for a product, enroll in digital banking, or register for other financial services ("Services").

Our Services may request access to certain features or information on your mobile device when necessary to provide requested functionality. For example, device images or camera functionality may be accessed when depositing a check or scanning a QR code. Device contacts may be accessed when using certain person-to-person payment functionality. Device location may be accessed for purposes such as detecting and preventing fraud or providing branch and ATM location information.

Shell Lake State Bank may collect financial and transaction information necessary to provide our Services, including account numbers, payment card information, transaction history, payment history, account balances, and related financial information.

If you contact Shell Lake State Bank by email, through our website, or through another electronic communication method, we may collect your name, email address, and other information included in your communication so that we can respond to your request.

We may also collect other information that you voluntarily provide when requesting assistance or using our Services.

B. Personal Information Collected from Third Parties

Shell Lake State Bank may collect information from third parties, including identity verification services, fraud prevention services, service providers, and consumer reporting agencies such as credit bureaus, when necessary to provide our products and Services, verify your identity, prevent fraud, comply with legal requirements, or conduct other legitimate banking activities.

C. Personal Information Collected Through Technology

We may automatically collect information about your computer, mobile device, browser, and interactions with our Services, communications, websites, and other online services.

This information may include:

- **Device Data:** Operating system and version, device manufacturer and model, browser type, screen characteristics, device type, IP address, unique device identifiers, language settings, mobile carrier, network information, and general geographic information.
- **Online Activity Data:** Pages or screens viewed, time spent on pages or screens, navigation paths, interactions with website or application features, access times, and duration of access.
- **Cookies and Similar Technologies:** Our website may use cookies and similar technologies to help users navigate efficiently, remember preferences, enable functionality, maintain security, and understand how visitors interact with our Services.
- **Location Information:** If you enable location services on your device and authorize our Services to access your location, location information may be

collected for purposes such as fraud prevention, security, and providing location-based Services. You may manage location permissions through your device settings.

We may use analytics and monitoring technologies to understand how users interact with our websites and Services, improve functionality, detect fraud, provide customer support, maintain security, and improve our products and Services, as permitted by applicable law.

Disclosure of Your Personal Information

Shell Lake State Bank may disclose information to service providers and other organizations that assist us in providing our products and Services, including data processors, technology providers, payment processors, fraud prevention providers, and companies that assist us with communications or marketing.

We may also disclose information to third parties when permitted or required by law, including in response to legal process, regulatory requirements, court orders, law enforcement requests, fraud investigations, or other lawful requests.

Information is shared in accordance with applicable laws, regulations, contractual requirements, and Shell Lake State Bank's privacy and information security practices.

Use of Your Personal Information

In addition to the purposes described above, Shell Lake State Bank may use information as permitted by law for purposes including:

- Providing and servicing financial products and accounts;
- Processing transactions and payments;
- Communicating with customers;
- Authenticating users and protecting accounts;
- Preventing, detecting, and investigating fraud;
- Maintaining information and cybersecurity;
- Managing operational and financial risks;
- Complying with legal and regulatory requirements;
- Improving our website, mobile applications, products, and Services;
- Providing customer support;
- Measuring website and application usage and performance;
- Personalizing the presentation of products and Services; and
- Conducting marketing and other business activities as permitted by law.

Choices Regarding Your Information

You may have several choices regarding the use of information associated with our Services.

Do Not Track Signals

Some web browsers transmit “Do Not Track” signals to websites and online services. There is currently no universally accepted standard governing how websites should respond to these signals. Unless otherwise required by applicable law, our Sites may not respond to Do Not Track signals.

Accessing, Updating, or Correcting Information

You may be able to access, update, or correct certain information through your digital banking account or by contacting Shell Lake State Bank.

Email and SMS Communications

If you receive marketing email communications from Shell Lake State Bank, you may unsubscribe using the unsubscribe instructions included in the communication or by contacting us.

If you provide your mobile telephone number in connection with our Services, you may receive SMS/text communications related to your account or Services, such as security notifications or fraud alerts. Available opt-out methods may depend on the type of communication and applicable service.

Location Information

If you previously authorized an application to collect location information, you may change the location permissions through your mobile device settings.

Disabling location access may prevent certain application features or Services from functioning as intended.

Links to Other Sites

Our Sites may contain links to third-party websites or services. When you select a link to another website, you may leave a Shell Lake State Bank-controlled Site.

Third parties may collect information from you according to their own privacy practices. Shell Lake State Bank does not control these third-party websites and is not responsible for their content, security, or privacy practices.

We encourage you to review the privacy policies of third-party websites and services before providing personal information.

Safeguards and Retention

Shell Lake State Bank maintains administrative, technical, and physical safeguards designed to protect information in our custody or control against unauthorized access, use, modification, disclosure, loss, or theft.

However, no method of transmitting information over the Internet or method of electronic storage can be guaranteed to be completely secure.

Shell Lake State Bank retains personal, financial, transaction, and other information as necessary to provide Services, fulfill legitimate business purposes, and comply with applicable federal and state laws, regulations, record-retention requirements, contractual obligations, and bank policies.

Information is retained only for as long as reasonably necessary for these purposes, subject to applicable requirements.

Children's Privacy

Our Sites and Services are not directed to children under the age of 13, and Shell Lake State Bank does not knowingly collect personal information online directly from children under the age of 13 without appropriate authorization or as otherwise permitted by applicable law.

Privacy Notice Updates

Shell Lake State Bank may revise this Digital Privacy Policy periodically.

When we make changes, we will post the updated Policy on our website and update the revision date. Changes become effective when the updated Policy is posted unless otherwise stated or required by applicable law.

Your continued use of our Sites or Services following an update constitutes acceptance of the revised Policy to the extent permitted by applicable law.

Contact Us

If you have questions regarding this Digital Privacy Policy or Shell Lake State Bank's privacy practices, please contact:

SHELL LAKE STATE BANK

Shell Lake, Wisconsin

Website: www.shelllakestatebank.com

Digital Privacy Policy

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