



bankESB's mobile apps utilize features on your device to improve performance and help prevent fraud.

The type of information we may collect regarding your mobile device can include:

- Device settings
- Unique device identifiers
- Information about your location
- Analytical information that may assist with diagnostics and performance

Some information is collected automatically and does not require any action on your part. For your convenience, 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: | Used For: |
|---------------------------------|---------------------------|--|
| Access to external storage file | Files/media on the device | Secure message attachments |
| Audio | The device's microphone | Chat |
| Camera | The device's camera | Mobile remote deposit |
| Contacts | Contacts on the device | Person to Person Payment/Recipient ListSharing of App |
| Location* | Your location | Мар |

*Location Information. If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, we will collect location data when you use the Services even when the app is closed or not in use; for example, to provide our fraud detection services. If you do not want us to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device.

Opting Out of Location Tracking. If you initially consented to the collection of geo-location information through the Services, you may subsequently stop the collection of this information at any time by changing the preferences on your mobile device. Please note, however, that if you withdraw consent to our collection of location information, you may no longer be able to use some features of the App.

Relationship to Privacy Statement

This bankESB Mobile Privacy Policy supplements bankESB's Privacy Statement and in the event of any inconsistency between the two, the Privacy Statement shall govern.