



## Online Privacy Notice

### ONLINE PRIVACY

Mission National Bank (sometimes, the "Bank," "we," "our," or "us") is committed to safeguarding the privacy and security of your information on the Bank's online or mobile web sites and mobile applications ("Sites"). To protect your information online, we have security measures in place to help keep your online and mobile sessions and transactions confidential and secure.

### SECURE HOME PAGE SIGN IN

Ensuring the security of your personal information is our top priority. When you log in to the Bank's [Online Banking](#), Mobile Banking, or any of the Bank's online services on our homepage or directly through a login page (such as [Online Banking](#)), your login information is protected by SSL (Secure Sockets Layer) encryption, a security protocol that helps to ensure the data sent over the Internet between your computer and the Bank remains confidential.

### PASSWORD SECURITY

We provide additional security for your financial information by the mandatory use of a user name and password to access account information. It is important that your password is kept confidential. Your password should be unique and difficult to guess and should comply with password complexity requirements including lowercase and uppercase letters, numbers and special characters. Your password should be at least 8 characters.

### FISERV WEB HOSTING SERVICES

The website hosting services are located within firewalled DMZ environments. The security infrastructure includes firewalls, intrusion detection and intrusion prevention systems, anti-virus protection, system integrity monitoring, and event correlation systems. Systems are hardened and patched. 24/7 network monitoring is designed to identify and terminate unauthorized attempts to access the Internet-facing systems. Detection and prevention of hostile network penetration activities are accomplished utilizing products that monitor and direct traffic flow at strategic locations within the network.

### ENCRYPTION

Mission National Bank systems are designed to encrypt your personal information when it is being transmitted to any of our Sites. Mission National Bank utilizes 128-bit or higher encryption. If you are going to enter confidential information on a bank site, such as a password, check the status bar of your Web browser window for a lock symbol. You should also ensure that the link that you are opening begins with HTTPS. If you see the lock symbol or HTTPS, the web site you have entered is encrypted and secure.

## **ABOUT COOKIES**

A cookie is a piece of data sent from a web site that is stored in your computer or mobile device browser. The cookie lets the web site or mobile app recognize if the computer or mobile device has been there before and what security requirements and browser preferences the computer or mobile device requires. Cookies are commonly used on web sites and do not harm your system. To provide better service and a more effective web site and mobile app, we use "cookies" as part of our interaction with your browser.

## **OTHER WEB SITES**

For your convenience, our Sites may contain links to other web sites, or may refer you to other web sites. Those other sites may be operated by companies affiliated with the Bank or by other third party companies not affiliated with us. Once you leave the Mission National Bank Sites and access another web site, you will be notified with an "Attention" notification speed bump that you will be leaving Mission National Bank's site. You should be aware that you are subject to the privacy and security policies of that non-Mission National Bank site.

## **CHILDREN'S ONLINE PRIVACY**

Our Site is not intended for children under the age of 13. Please do not access or use this Site if you are under 13 years of age. By using this Site, you affirm that you are over the age of 13.

For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website: <http://www.ftc.gov/>.

## **YOUR SECURITY**

While the Bank takes these important steps to protect you and your money, there are important steps you can take to protect yourself.

Business accounts are provided a token for additional security authentication to access Business Online Banking. These tokens must be stored in a secure location when not in use and must not be shared with other users. Password(s) and PIN(s) must be protected from unauthorized disclosure and must not be shared. Be sure the computer or mobile device you use to access our Sites is up to date on its security software. Use programs that scan for viruses and other malware that could steal your password(s) or other confidential information. Change your passwords regularly and create passwords that are difficult to guess or reach by trial and error.

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. For more information please visit our website at [mnbsf.com](http://mnbsf.com)

## **SUSPICIOUS ACTIVITY**

We monitor your Mission National Bank profile to help us detect fraud as early as possible. We will call you if we notice a change in your online activity. If we can't reach you, we might place a temporary hold on your online activity to make sure it's you and not someone else using your account. If that happens, call us right away at (415) 826-3627 or email [CustomerService@mnbsf.com](mailto:CustomerService@mnbsf.com) to verify, confirm your account activity, and you can start using your online and mobile access again.

## **OUR EMPLOYEES**

Our code of conduct is our commitment to supporting the integrity and ethical standards we expect from our employees. The code includes specific guidelines about how we expect employees to protect confidential information, including your account and personal information, as well as guidelines to our employees' access to your confidential information and restrict how we use and share information for certain processes and transactions.

## **CHANGES**

Mission National Bank may add to, delete from, or otherwise amend and update this Online Privacy information from time to time without prior notice. *Last updated March 2022.*