

## **Online Information and Use Guide**

### **Information We Collect**

When you visit Martha's Vineyard Bank's website, we may collect certain types of information from you, such as information you voluntarily provide via forms, surveys, applications, etc. We may also collect information about you from your online browsing and transactions, including your preferences, pages visited, and technical information regarding your computer and operating systems - such as your Internet protocol address, domain name, system configuration, and settings.

### **Browsing mvbank.com**

On pages where you have not logged in, you can browse anonymously by not providing us with any personal identifiable information, such as your name or email address, during your visits.

On pages where you have logged in, you cannot browse anonymously after you have identified yourself, unless you set your browser to disable cookies and similar files, or by deleting the cookies and similar files you have accepted from us. To do this, you will need to follow your browser's instructions for disabling or deleting cookies. Please note that the use of certain online products, such as Online Banking, requires the acceptance of cookies or similar files.

### **Cookies, Similar Files, and Other Technologies**

Cookies are pieces of information stored directly on the computer you are using. Martha's Vineyard Bank or our third-party service providers may place cookies or similar files on your hard drive for security purposes to facilitate site navigation and to personalize your experience while visiting our site. Cookies allow us to collect technical and navigation information, such as browser type, time spent on our website, and pages visited. Cookies allow us to select which of our advertisements or offers are most likely to appeal to you and display them while you are on Martha's Vineyard Bank's website. We may also use cookies in online advertisements to track consumer responses to Martha's Vineyard Bank advertisements and to identify third party sites which may refer you to us. Cookies and other technologies provide us the capability to monitor the use of our website so we can continually improve the design and functionality to better serve you. Cookies and similar files created or used by Martha's Vineyard Bank do not contain or capture unencrypted personally identifiable information.

### **Martha's Vineyard Bank uses cookies in two ways:**

1. Web-browsing cookies to display information more effectively to you and to gather data about the usage of our website.
2. Online banking cookies to identify you and differentiate you from other users.

### **Protecting children online**

Martha's Vineyard Bank does not knowingly solicit data from children and we do not knowingly market to children. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with the Internet industry and with parents.

The Internet is a public network. Children's access to the Internet can allow them to visit inappropriate websites and be exposed to unwanted risks. COPPA, the Children's Online Privacy Protection Act, protects children under the age of 13 from the online collection of personal information. For more information about the Children's Online Privacy Protection Act visit the FTC website at <http://www.ftc.gov/>.

### **Site link disclaimer**

Through our Bank's website, we provide links to other web sites or resources. Martha's Vineyard Bank is not responsible for the availability of such external sites or resources and does not endorse and is not responsible or liable, directly or indirectly, of any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such content, goods or services available on or through any such site or resource.

### **Email**

Martha's Vineyard Bank Bank complies with the law and regulations and is committed to protecting and respecting consumers' rights to privacy. Martha's Vineyard Bank will use email to provide the most relevant information regarding Martha's Vineyard Bank products and services.

To protect your privacy, messages from Martha's Vineyard Bank will never ask you for any information through an email requesting that you provide personal information to us such as account number, social security number, or driver license number. If you receive an email appearing to be from Martha's Vineyard Bank requesting personal information, please do not respond and contact us immediately at 508-627-4266.