

Heritage Bank Online Privacy Policy

At Heritage Bank, we are committed to protecting your privacy. This Online Privacy Policy explains how we collect, share, use, and protect information when you use our online services, including website, email, mobile, social media, and digital advertising.

For more information regarding the privacy of consumer financial information, [read our Privacy Policy](#).

This policy explains how we (directly or through our service providers, including our advertising partners):

- Collect, use, and share information:
 - When you visit, use, or interact with us through any of our online services
 - Through our advertisements ("ads") displayed via online services operated by us or third parties
- Associate this information with other information about you

Consent: By visiting or using any of our online services, responding to any electronic communications we may send you, or clicking on one of our ads, you agree to this Policy.

Check the effective date: This Policy may be revised from time to time, so we encourage you to periodically check the current version available. If we revise this Policy in a material way, we will change the "Effective" date shown at the bottom of this page and provide a conspicuous notice on our website before any changes take effect.

Important for customers: If you have a financial product or service with us, we will use and share your personal information in accordance with the privacy notice that applies to your account. However, this Policy may still be useful to you in describing our online services and the options and choices described below are also available to you.

What information do we collect?

Personal information: We may collect personal information from you through our online services, directly or through our service providers. For example, you may provide us with your name, mailing address, phone number, email address, account number, date of birth, and Social Security number (SSN) when filling out an online form or survey, register, log into or update your account through our online services, register for a marketing offer, or input financial or other information into one of our mobile apps.

When you obtain one of our products or services online or register for or use one of our online services, we may ask you to provide information about a previous financial transaction with another company (e.g., the amount of your monthly payment to a third party) and use that information to verify your identity (using information obtained from a third-party information service).

Other information: When you visit or use any of our websites or mobile apps, view any of our electronic communications, or interact with one of our targeted ads, we or our service providers may collect information from your computer(s) and your smartphone(s), tablet(s), or other mobile device(s) (together referred to as "mobile devices"). This information includes:

- The make and model of the computer(s) or mobile device(s) you use to visit, use, view, or interact with our online services, unique device identifier, browser version, hardware, operating system, and MAC address;
- Your mobile phone number, mobile country code, and other mobile device-related information such as mobile device International Mobile Station Equipment Identity (IMEI), Integrated Circuit Card Identifier (ICCID), information about the screen size of your mobile device(s), and the date and time of your use (please refer to your specific app for additional information);
- Your Internet Protocol (IP) address and related information, such as your internet service provider and general location;

- The precise location of your mobile device(s), if enabled on your device(s) (for example, when you register to receive location-based content, such as the location of the nearest Heritage Bank branch or ATM, through our mobile apps);
- Photos taken with your mobile device(s) through one of our mobile apps to complete a mobile remote check deposit (when enabled in your mobile device settings);
- Your browsing habits on online services provided by us or third parties, such as search terms you entered on our websites, what websites and pages you visit, how long you stay, and what actions you take;
- Search terms that directed you to our websites and mobile apps, which websites you came from, and which websites you visit right after leaving one of our websites;
- Which of our ads or other online content you view, access, or click on; and
- Any actions you take in response to electronic communications that we send to you, such as opening the message or clicking an embedded link.

Our service providers may also collect information about your browsing habits on online services offered by third parties and use it for the purposes described below.

Third party information: We may also collect information about you from additional online and offline sources, including credit reporting agencies, and other third-party sources as permitted by law.

Association of information: We may associate the above information from your computer(s) or mobile device(s) through various means, including a unique identifier (such as IP address, customer ID, or visitor ID) by using cookies (small data files saved to your browser by websites) and other tracking technologies. When used, these unique identifiers enable us to identify you as our customer, track your activity on our online services, and to associate your computer(s) and mobile device(s) with one another, for the purposes described in the following section.

If you are one of our customers, we may associate the above information with your personal online banking account (contact information, and information about your holdings, transactions, demographics and location) and use it for the same purposes.

Social Media

Heritage Bank participates in social media platforms, such as Facebook, Twitter, Instagram, Vimeo, and LinkedIn, which enable online sharing and collaboration among their users. Any information or other content you post on these platforms, such as pictures, opinions, or personal information, is subject to the platforms' terms of use and privacy and security policies. Please refer to their policies to better understand your rights and obligations with regard to such content.

Protecting Children's Privacy Online

Heritage Bank's website, online banking, and mobile application are not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide personal information through these sites. We do not knowingly collect information from children under 13 without parental consent. Visit the Federal Trade Commission's website for more information about the Children's Online Privacy Protection Act (COPPA).

If you have any questions regarding our Online Privacy Policy, please contact us at 800.455.6126 or email Support@HeritageBankNW.com.