



**Last updated: June 2024**

At Heritage Bank, we are committed to protecting your privacy. This online privacy policy explains how Heritage Bank, its subsidiaries and affiliates (collectively, "Heritage") collect, share, use and protect information when you visit or use our websites, email, online banking and mobile application, social media sites and pages and digital advertising (collectively, "online services").

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

Our applications, sites, pages or services may have additional terms and conditions regarding information privacy which apply specifically to them. Please review the policies associated with the services you are using.

**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.

**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 available to you.

### WHAT INFORMATION DO WE COLLECT?

**Personal information you provide to us:** We may collect the following information as you interact with our online services:

- We may collect personal information from you, such as your first and last name, address, email address, telephone number, driver's license or identification number and Social Security number when you create an account.
- We may collect the financial and transaction information necessary to provide you with the services, including account numbers, payment card expiration date, payment card identification, verification numbers, and transaction and payment history.
- If you provide feedback or contact us via email, we may collect your name and email address as well as any other content included in the email to send you a reply.
- We may also collect other types of personal information that you provide voluntarily, such as any information requested by us if you contact us via email regarding support for the services.

**Personal information collected from third parties:** We may collect certain information from identity verification services and consumer reporting agencies, including credit bureaus to provide some of our services.

**Personal information collected via technology:** We and our service providers may automatically log information about you, your computer or mobile device, and your interaction over time with our services, our communications and other online services such as:

- **Device data**, such as your computer or mobile device's operating system type and version, manufacturer and model, browser type, screen resolution, RAM and disk size, CPU usage, device type (phone, tablet), IP address, unique identifiers, language settings, mobile device carrier, radio/network information (Wi-Fi, LTE, 3G), and general location information (city, state, geographic area).
- **Online activity data**, such as pages or screens you viewed, how long you spent on a page or screen, the website you visited before browsing to the service, navigation paths between pages





or screens, information about your activity on a page or screen, access times, and duration of access.

- **Cookies**, which are text files that websites store on a visitor's device to uniquely identify the visitor's browser or to store information or settings in the browser for the purpose of helping you navigate between pages efficiently, remembering your preferences, enabling functionality, and helping us understand user activity and patterns.
- **Local storage technologies**, such as HTML5 and Flash that provide cookie-equivalent functionality but can store larger amounts of data, including on your device outside of your browser in connection with specific applications.
- **Web beacons**, also known as pixel tags or clear GIFs, which are used to demonstrate that a webpage or email was accessed or opened or that certain content was viewed or clicked.
- **Location information**, If you've enabled location services on your phone and agree to the collection of your location when prompted by the services, we will collect your location information when you use the services. 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.

## HOW DO WE USE YOUR INFORMATION?

**General use:** In general, we use your personal information collected through your use of online services to respond to your requests as submitted through the service, to provide you the services you request and to help serve you better. We use your personal information in the following ways:

- Facilitate the creation of and secure and maintain your account;
- Identify you as a legitimate user in our system;
- Provide improved administration of the services;
- Provide the services you request;
- Improve the quality of experience when you interact with the services;
- Send you administrative email notifications, such as security or support and maintenance advisories; and
- Send surveys, offers, and other promotional materials related to the services.

**Compliance and protection:** We may use your personal information to:

- Comply with applicable laws, lawful requests, and legal process, such as to respond to subpoenas or requests from government authorities;
- Protect ours, yours or others' rights, privacy, safety, or property (including by making and defending legal claims);
- Audit our internal processes for compliance with legal and contractual requirements and internal policies;
- Prevent, identify, investigate, and deter fraudulent, harmful, unauthorized, unethical, or illegal activity, including cyberattacks and identity theft.





**Creation of non-identifiable data:** We may create de-identified information records from personal information by excluding certain information (such as your name) that makes the information personally identifiable to you. We may use this information in a form that does not personally identify you to analyze request patterns and usage patterns to enhance our products and services. We reserve the right to use and disclose non-identifiable information to third parties in our discretion.

**Disclosure of your financial information:** We disclose your personal information collected as described below:

**In accordance with our other privacy notices:** Other than as described in this privacy policy, this does not apply to the processing of your information by us or third parties with whom we share information.

**Third party service providers:** We may share your personal information with third party or affiliated service providers that perform services for or on behalf of us in providing online services, for the purposes described in this privacy policy, including to provide you with the services, to conduct quality assurance testing, to facilitate the creation of accounts, to optimize the performance of the services, to provide technical support, and/or to provide other services to you.

**Authorities and others:** Regardless of any choices you make regarding your personal information, we may disclose your personal information to law enforcement, government authorities and private parties for the compliance and protection services described above.

**Links to other sites:** Our online services may contain links to third party websites. When you click on a link to any other website or location, you will leave the Heritage Bank environment and go to another site and another entity may collect personal and/or anonymous information from you. Our provision of a link to any other website or location is for your convenience and does not signify our endorsement of such other website or location or its contents. We have no control over, do not review and cannot be responsible for these outside websites or their content. Please be aware that the terms of this privacy policy do not apply to these outside websites. We encourage you to read the privacy policy of every website you visit.

### YOUR CHOICES REGARDING YOUR INFORMATION

You have several choices regarding the use of your information collected as you interact with our online services:

**How we respond to "do not track" signals:** Some web browsers transmit "do not track" signals to the websites and other online services with which your web browser communicates. There is currently no standard that governs what, if anything, websites should do when they receive these signals. We currently do not take action in response to these signals. If and when a standard is established, we may revise the policy on responding to these signals.

**Access, update, or correct your information:** You can access, update or correct your information by changing preferences in your account. For additional requests, please contact us using the contact information below.

**Opting out of email or SMS communications:** You may unsubscribe from any email from us at any time by clicking the "unsubscribe" link included at the bottom of the email or other electronic communication. Alternatively, you can opt out of receiving marketing communications by contacting us at the contact information below. If you provide your phone number through the services, we may send you notifications by SMS, such as provide a fraud alert. You may opt out of SMS communications by unlinking your mobile phone number through the services.

**Opting out of location tracking:** If you initially consented to the collection of geo-location information through the services, you can subsequently stop the collection of this information at any time by changing the preferences on your mobile device. Please note, if you withdraw consent to our collection of location information, you may no longer be able to use some features of our online services.





## **SAFEGUARDS AND RETENTION**

We implement reasonable administrative, technical, and physical measures in an effort to safeguard the information in our custody and control against theft, loss, and unauthorized access, use, modification, and disclosure. Nevertheless, transmission via the internet is not completely secure and we cannot guarantee the security of your information.

## **SOCIAL MEDIA**

Heritage Bank has social media accounts, such as Facebook, 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 regarding such content.

## **PROTECTING CHILDREN'S PRIVACY ONLINE**

Our online services are not directed to individuals under the age of 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).

## **PRIVACY POLICY UPDATES**

This policy may be revised from time to time so we encourage you to periodically check our website, [heritagebanknw.com](https://heritagebanknw.com), for the most current version available. We will notify you of any material changes in its collection, use, or disclosure of your personal information by updating the date at the top of this policy. The new policy will become effective when the new policy is posted. Continued use of the online services following any such changes shall indicate your acknowledgement of the terms of the revised policy.

## **CONTACT US**

If you have any questions regarding our online privacy policy, please contact us at 800.455.6126, [support@heritagebanknw.com](mailto:support@heritagebanknw.com) or Heritage Bank, 3615 Pacific Avenue, Tacoma, WA 98418.

