

Florida Capital Bank, N.A. Business and Retail Mobile App Privacy Notice

This Mobile App Privacy Notice explains how we collect, share, use, and protect information when you visit or use this mobile app offered by Florida Capital Bank, N.A. (referred to in this Mobile App Privacy Notice as “FLCBank”, “FLCB”, we, our, or us). This Mobile App Privacy Policy, in combination with other relevant privacy notices that we provide to you (e.g., pursuant to financial privacy laws), inform you of the policies and practices regarding the collection, use, and disclosure of any personal information that we and our service providers collect from or about users in connection with the App’s website and mobile application.

For your convenience, FLCBank offers you the ability to access some of our products and services through mobile applications and mobile-optimized websites (“FLCBank Business Mobile and FLCBank Mobile”). When you interact with us through our Mobile App, we may collect information such as unique device identifiers for your mobile device, your screen resolution and other device settings, information about your location, and analytical information about how you use your mobile device. The Mobile App is hosted, and other functions and content are provided by Fiserv, Inc., a third-party service provider in a business relationship with FLCBank. The Mobile App helps you manage and control your finances on the go which may or may not include your debit and/or credit cards through your mobile device.

The App allows you to:

- Get real-time balances for your accounts
- Manage your money
- View your transactions and statements
- Make transfers
- Pay your bills and manage billers
- Deposit a check
- Receive alerts
- Manage debit and credit cards

As you review this Online Privacy Notice, here are a few general principles to keep in mind:

- Our online services are intended for a U.S. audience. If you visit or use one of our online services, your information may be transferred or processed in the United States.
- Our online services are not intended for children under 13. We do not knowingly collect personal information from children under 13 without parental consent.
- In addition to this Statement, you may receive and be covered by the FLCBank’s **U.S. Consumer Privacy Policy Notice**, as well as other privacy disclosures that we provide to you with account opening documents.
- If you have questions after reviewing this notice, please email Consumer Inquiries at CustomerInquiry@flcb.com. *(This email is for Consumers only and any use for soliciting services will be reported to applicable regulatory authorities for abuse).*

THE TYPES OF INFORMATION WE COLLECT IN THE APP

The mobile application requests access to information stored on your device(s) such as location, camera, contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account.

It is important for you to understand that:

- Before granting access to this information, you will be prompted to give the application that permission.
- If you do not wish to grant that permission, you may decline.
- If you later change your mind, those permissions can be updated in your device's settings.

Some examples of information your app will request access to are:

- Location
- Contacts
- Camera

The application information is retained in accordance with state and federal record retention laws. Please contact us to determine specific timeframes for your personal stored information and if that information may be deleted. Through your use of the Services, we may collect personal information from you in the following ways:

(a) Personal Information You Provide to Us.

- We may collect personal information from you, such as your first and last name, address, e-mail, telephone number, and social security number when you create an account.
- We will 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 will collect your name and email address, as well as any other content included in the email, to send you a reply.
- We 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.

(b) 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.

(c) 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's or mobile device's operating system type and version, manufacturer and model, browser type, screen resolution, RAM and disk size, CPU usage, device type (e.g., phone, tablet), IP address, unique identifiers, language settings, mobile device carrier, radio/network information (e.g., WiFi, LTE, 3G), and general location information such as city, state or 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 to help you navigate between pages efficiently, remember your preferences, enable functionality, and help us understand user activity and patterns.
- Local storage technologies, like HTML5 and Flash, 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 have 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 WE USE YOUR INFORMATION COLLECTED IN THE APP

- (a) General Use. In general, we use your personal information collected through your use of the Services to respond to your requests as submitted through the Services, to provide you the Services you request, and to help serve you better.

We use your personal information, in connection with the App, 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 e-mail notifications, such as security or support and maintenance advisories; and
- send surveys, offers, and other promotional materials related to the Services.

- (b) Compliance and protection. We may use your personal information to:

- comply with applicable laws, lawful requests, and legal processes, such as to respond to subpoenas or requests from government authorities;
- protect our, your 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;
- enforce the terms and conditions that govern the Service; and
- prevent, identify, investigate and deter fraudulent, harmful, unauthorized, unethical, or illegal activity, including cyberattacks and identity theft.

- (c) Creation of Non-Identifiable Data. The App 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 PERSONAL INFORMATION

Unless otherwise described in this Statement, we will use and share information that we collect through the Site in accordance with the Florida Capital Bank, N.A. [U.S. Consumer Privacy Notice](#). We will only provide third parties with the minimum amount of information necessary to complete the requested service.

We disclose your personal information collected through your use of the Services as described below.

- (a) In Accordance with Our Other Privacy Notices. Other than as described in this Privacy Policy in connection with the App, this Privacy Policy does not apply to the processing of your information by us or third parties with whom we share information.
- (b) 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 the App, 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 the App.
- (c) Authorities and Others. Regardless of any choices, you make regarding your personal information, The App may disclose your personal information to law enforcement, government authorities, and private parties, for the compliance and protection services described above.

We reserve the right to transfer any information we have about you in the event that all or part of our assets are acquired by, merged with, sold to, or otherwise disposed of to one or more third parties.

LINKS TO OTHER SITES

The App may contain links to third-party websites. When you click on a link to any other website or location, you will leave the App and go to another site and another entity may collect personal and/or anonymous information from you. The App's 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 information on the Services.

- (a) 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 its policy on responding to these signals.

- (b) 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.
- (c) Opting Out of Email or SMS Communications. If you have signed up to receive our email marketing communications, you can unsubscribe 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 under "Contact Us" below. If you provide your phone number through the Services, we may send you notifications by SMS, such as providing a fraud alert. You may opt-out of SMS communications by unlinking your mobile phone number through the Services.
- (d) 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, 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.

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.

PROTECTING CHILDREN'S PRIVACY ONLINE

The Services are not directed towards individuals under the age of 18, and we do not, through the App, intentionally gather personal information about visitors who are under the age of 18. If a child under 18 submits personal information to us through the App and we learn that the personal information is the information of a child under 18, we will attempt to delete the information as soon as possible.

The Children's Online Privacy Protection Act ("COPPA") protects children under the age 13 from the online collection of personal information. For more information about COPPA, visit the Federal Trade Commission website: <http://www.ftc.gov/opa/reporter/privacy/coppa.shtml>

NOTICE TO PERSONS ACCESSING THIS SITE OUTSIDE THE UNITED STATES

If you are accessing our website from a location outside of the United States, all information you provide on our Site will be transferred out of your resident country into the United States. Do not provide information to us if you do not want your personally identifiable information to leave your country. By providing personally identifiable information to us, you are explicitly consenting to the transfer of your information to the United States and will be bound by United States law, this Statement, and our [U.S. Consumer Privacy Notice](#).

PRIVACY POLICY UPDATES

This Privacy Policy is subject to occasional revision. We will notify you of any material changes in its collection, use, or disclosure of your personal information by posting a notice on the Services. Any material changes to this Privacy Policy will be effective thirty (30) calendar days following notice of the changes on the Services. These changes will be effective immediately for new users of the Services. If you object to any such changes, you must notify us prior to the effective date of such changes that you wish to deactivate your account. Continued use of the Services following notice of any such changes shall indicate your acknowledgment of such changes.

We may add to, delete, or change this Online Privacy Notice from time to time. When we do, we will post the revised notice on our website www.floridacapitalbank.com with a new “Last Updated” date at the top of the document. Any changes to this Online Privacy Notice will become effective when posted unless indicated otherwise. Your continued use of our Site or any online service will constitute your agreement to the revised Online Privacy Statement.

QUESTIONS

If you have questions after reviewing this notice, please email Consumer Inquiries at CustomerInquiry@flcb.com. ***(This email is for Consumers only and any use for soliciting services will be reported to applicable regulatory authorities for abuse).***