

ONLINE PRIVACY STATEMENT

Last Updated: August 22, 2016

At Solvay Bank we respect and value your privacy. Our Online Privacy Statement explains how we collect, use, share and safeguard information when you visit or use this website and/or any other online services offered by Solvay Bank, its affiliates, subsidiaries and service providers (collectively, “we”, “our”). These online services may collect, use and share information from or about its users. By using this website, you agree to the terms and conditions contained within this Statement.

Solvay Bank uses trusted third-party content and third-party service providers to enhance our customers’ online experiences. As such, Solvay Bank may provide links to websites that are owned or operated by other companies (“third party websites”). The enhancements offered to you by these providers and third party websites includes surveys, calculators, forms, and other online tools and applications.

When you click on an online link and visit a third-party website, you will be subject to that website’s privacy and security practices. Please note that Solvay Bank does not control or administer third party websites and is not responsible for the content of such sites or products and services described therein. The terms and conditions, privacy policies and security policies governing your use of third party websites may differ from those governing the Solvay Bank website. You should review such terms and conditions and policies before you provide any personal or confidential information.

Information We Collect

When you visit or use our online services, we may gather personal information from or about you to help improve how we serve you. This information could include information you provide to enroll or use a service such as your name, email address, mailing address, phone number(s), account numbers, user name and password. We may also collect debit or credit card information leveraged for payments, social security numbers, driver’s license numbers (or personal identification numbers) when you provide such information while using our online services and where we believe it is reasonably required for ordinary business purposes.

To monitor and support connectivity to our online services, we may also gather additional information about you such as your physical location, the type of device, browser and operating system you are using and your IP address and information about the site you came from, the parts of our online service you access, and the site you visit next.

Use of Information

The information described above may be used by Solvay Bank in several ways to help us improve your experience using our online services and better serve your needs including, but not limited to:

- Processing requested transactions, account actions or applications;
- Positively confirming your personal identity;
- Supporting fraud prevention and security measures;
- Completing customer-initiated service and communication requests;
- Analyzing use of our online services and the performance of those services, which may include your engagement and response to digital marketing campaigns;
- Delivering personalized information and marketing messages;
- Improving the products, services and resources we provide to our customers and site visitors and the internal procedures and operations that support them;
- Upholding all legal, industry-mandated and contractual requirements;

Anonymous data may also be collected for aggregation and support of business needs where permissible under applicable laws and regulation.

How We Collect Information

Solvay Bank or our third-party partners may choose to use cookies, web beacons or other technologies to collect information and learn from your visit and/or use of our online services.

Cookies

Cookies are small pieces of data stored on your device when you visit a website to help a provider, such as Solvay Bank, track your activity and areas of interest. This information could be used to personalize or enhance your experience on the website or to inform you of relevant products, services or recommendations through other methods of outreach. Cookies can be used for helping continue an online session, fraud monitoring and information security protection practices.

Certain services or tools available through our online services may be provided and supported by a third-party, such as, but not limited to, social media platforms. These tools and resources may carry cookies utilized by the third-party. Solvay Bank encourages you to review privacy information on these third-party sites to learn more about how the data is used and managed.

Many web browsers do allow you to adjust your browser settings to deny or delete cookies, but doing so may negatively impact your experience using our online services.

Your rejection of the use of cookies needs to be managed on each individual device and web browser you use.

Pixel Tags and Web Beacons

Pixel tags and web beacons are very tiny transparent images located within a webpage or digital communications component that help us recognize a visitor or user and analyze your engagement with the platform or communication.

IP Address

Your Internet Service Provider assigns your device a unique identification number known as your IP Address. This number is then logged by websites to identify you and your online activity and is a standard practice by many websites. This information can and may be used to monitor how frequently you visit a website, managing and troubleshooting connectivity issues, enhancing your site visitation experience through personalized or localized content, for security, advertising, site administration and other services.

Online Advertising

Information about your online activities, combined with other information, may be used to select an advertisement for a product or service that matches your interest (interest based advertising). Solvay Bank utilizes services offered through Google, Inc. ("Google") to provide advertising based on your browsing habits. If you click on one of our ads, a cookie may be stored on your computer or device and later used to display tailored ads for our products or services on third party websites not affiliated with us.

Opting out of Interest Based Advertising

You can opt out of Google's use of cookies for interest based advertising by visiting Google's Ads Settings. Please note that opting out will not stop you from receiving advertisements. You will still see the same number of advertisements as before, but they may not be as relevant to you. If you use other computers or browsers and want to opt out of interest based advertisements, you will need to repeat this process for each computer or browser. If you delete your Cookies and want to continue to be opted out of interest based advertisements you will have to repeat this opt-out process.

Email

Communications sent to Solvay Bank via email are retained for quality assurance purposes. It is important to remember that regular (non-encrypted) email is not secure. If you are sending us any personally identifiable information (i.e., personal or account-related information), please only do so by contacting us at (315)484-2201, Toll Free at (800)463-6337 or by visiting your local branch.

Emails sent from Solvay Bank may contain a tracking pixel, sometimes referred to as a web beacon, to track user behavior. This information is used to determine customer preferences, email open rates, “click through” rates and can be used for product and service advertising. Your personally identifiable information may be collected through these efforts and the data is owned and maintained by Solvay Bank.

Social Media

Solvay Bank may use social media sites to promote products and services, communicate community involvement and support opportunities, and respond to customer service inquiries. Users should be aware that information sent to Solvay Bank through these platforms is publically visible to all users of social sites. Users should never provide personally identifiable information through these social sites and are encouraged to use one of the methods outlined above to address account-related inquiries.

How Information is Shared

Please refer to Solvay Bank’s **Privacy Policy** for additional clarification regarding how information is shared and the ways in which you can limit the use of your information. Visit www.solvaybank.com/privacy or call (315)484-2201 or Toll Free (800)463-6337 to adjust your privacy preferences.

How We Safeguard Information

Information collected during your use of Solvay Bank online services, including the Solvay Bank website and Solvay Bank online applications is transmitted securely using encryption technology. Encryption is a way in which Solvay Bank can protect confidential, proprietary and/or sensitive information by converting it into a coded, unreadable format. Encrypted email can be transformed back into readable form only by the intended message recipient.

Online Privacy Protection for Children

Solvay Bank’s website is not directed to individuals under the age of thirteen, and we request that these individuals do not provide personal information through the website. Solvay Bank does not knowingly collect or share information about children under the age of thirteen using the Solvay Bank website. Please visit the Federal Trade Commission website www.onguardonline.gov to learn more about the **Children’s Online Privacy Protection Act (“COPPA”)**.

Changes to Our Online Privacy Statement: We may change this Statement from time to time. When we do, we will update the “Effective Date” at the top of this page. Any changes to this Statement will become effective on the date of posting unless indicated otherwise.