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Privacy

Online Privacy Policy

This Online Privacy Policy ("Policy") applies to use of online services offered, owned or controlled by Tioga State Bank, N.A. ("Bank", "we", "us", or "our"), including, but not limited to, our website and mobile applications. Bank's Online Services are intended for United States users only.

This Policy describes how we may collect, share and use information about you based on your interaction with our online sites, mobile applications, online advertisements, third-party websites and Bank-branded social media sites (collectively, "Online Services") and the choices you can make about how your information is collected and used. This Policy applies to information collected when you use our Online Services. By using or accessing our Online Services, you confirm your agreement to the terms and conditions of this Policy in effect at that time and consent to our use of cookies and similar technologies.

As you review this Policy, please keep in mind that:

- Personal information that you share on any Bank-managed social media pages, such as Facebook, are subject to the privacy policies and terms of use of those platforms. You should review those policies before posting any content to those pages. You should not share personal information through public social media pages.
- Our Online Services are not intended for children under the age of 13. We do not knowingly collect personal information from individuals under the age of 13 without parental consent. To learn more about the Children's Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission's website at <https://www.ftc.gov>.

What Information We Collect:

- **Personal Information.** When you use our Online Services, we collect personal information that you provide via messaging and online fields. This information may include your name, mailing or email address, telephone number(s), account number(s), financial information, geolocation, photographs, biometric and other personal information you may provide. If you have a financial product or service with us for personal, family or household purposes, we will share and use information we collect from or about you in accordance with our Privacy Notice available on our website.
- **Non-Personal Information.** Non-personal information we may collect from your use of our Online Services may include your IP address, browser and/or device information, including location information, if enabled on your device, type of operating system you are using, information about the site or advertisement that brought you to our Online Services and the parts of our Online Services that you use.

How We Collect Information:

We collect information through various means, including the information you provide directly to our Online Services, information collected through third parties, as described below, and in an automated fashion, through your browser, cookies, pixel tags, clear gifs, web beacons, flash cookies and other technologies, as applicable.

Pixel tags, clear gifs, web beacons and flash cookies are transparent tags that are placed on a website, email or other message and are used to measure the actions of the visitor opening the page that contains the clear gifs. They can be used to evaluate the effectiveness of communications, detect and prevent fraud and advertise.

Cookies are small text files that are stored on your computer or mobile device that allow us to collect certain information, such as your browser type, the time you spend on our online sites and the pages you visit. Many internet browsers allow you to refuse cookies, but doing so may cause you to be unable to access certain of our Online Services. For more information on opting out of certain tracking, see the "Your Choices" section below.

How We Use Information:

The information we collect from and about you is used to improve your service and experience with our Online Services. We may use your information to:

- Process your requests, transactions, applications and inquiries;
- Verify your identity using location-based data;
- Allow you to apply for products or services (e.g., to prequalify for a mortgage, open a checking account or other financial product) and evaluate your eligibility for such products or services;
- Provide you with updates on your accounts, products and services, such as changes to terms, conditions or policies;
- Inform you about important information regarding products or services for which you apply or may be interested in applying for, or in which you are already enrolled;
- Monitor usage and/or performance, improve customer experience on our Online Services, ensure technological compatibility with visitors' computers or other electronic or mobile devices, or to conduct aggregate analyses on usage patterns;
- Perform analytics concerning your use of our Online Services, including the pages and advertisements you view utilizing Google Analytics and/or other third-party tools;
- Deliver advertising to you directly or on third-party website;
- Allow you to access your online account;
- To increase security of our Online Services, for risk control and for fraud detection and prevention;
- Provide you with personalized offers and customize your experience with us, and/or
- Comply with applicable legal requirements.

How We Share Information:

If you are a Bank customer, we may share personal information that we collect about you with our service providers and non-affiliates in accordance with our Privacy Notice available on our website.

- **Service Providers.** We may disclose certain personal and non-personal information we collect from your use of our Online Services to companies that perform services on our behalf, including those who assist us in processing transactions, preparing and mailing statements and responding to user inquiries. In addition, we may disclose that information to service providers that perform marketing services for us.
- **Non-Affiliates.** We may disclose information about you to non-affiliates as required or permitted by law, such as to comply with a subpoena, respond to inquiries from government authorities or defend legal actions.

Android and iOS App Permissions: When you download our app on a mobile device, you will be prompted to accept certain permissions, depending on your software version. The permissions that may be requested by our app are shown below:

Why We Collect This Information	
Location	We may need this information for regulatory and security purposes, or to provide certain location-based services (i.e. to locate a Bank branch or ATM).
Phone	We may need this information to permit one-touch dialing within our app. Bank will not access your phone log.
Camera/ Photos / Media	The Bank app requests permission, with your consent, to capture and populate information in order to authenticate access and to process certain transactions (i.e. facial recognition log-on, mobile deposits).
Device and App History	We may use this information to: <ul style="list-style-type: none">• Authenticate you and your device• Determine the eligibility of your device• Provide you with services and offers compatible with your device• Communicate with your device (i.e. push notifications)• Retrieve the session data and keep you logged in for a predetermined time.
Storage	We may need this information to read the contents of your shared storage (i.e. attachment to secure message).
Other	We may need this information to: <ul style="list-style-type: none">• Access Wi-Fi information

Your Choices:

To prevent tracking of your online activity, your browser may allow you to configure your browser's cookie settings or use a browser plugin. If you choose to reject (i.e. disallow) cookies, the functionality we provide when you visit our Online Services may be limited and you may not be able to access your accounts online.

We or our third-party advertising service providers, including network advertising companies, may use certain information about your online activities, such as websites visited and search words entered, to help determine which of our advertisements may be of interest to you. If you

would like more information about how Google uses data through Google Analytics, and how you can set your preferences for how Google advertises to you, please follow the links below:

- [“How Google uses information from sites or apps that use our services”](#)
- [“Google Analytics terms of service”](#)

We or our third-party service providers may also utilize the information that we collect online to recognize you and associate your devices with each other to provide you with seamless access and to customize your user experience on our Online Services across your devices. If you prefer not to receive targeted advertising based on your use of our Online Services, you can opt out of some network advertising programs that use your information. Many network advertising programs also allow you to manage the interest categories applying to your online browsing activities. For information about your choices to opt-out of targeted online advertising, click here: <https://aboutads.info/choices/> or <https://www.networkadvertising.org/choices/>.

Please remember that even if you opt out of targeted advertising, you may still see our advertisements when you are browsing online. However, the advertisements may not be tailored to you and your interests.

Third Party Information & Sites:

Bank may, from time to time, contract with advertising companies to advertise our products and services on third party websites and mobile applications. As noted above, we may use information collected to assist these advertising companies in selecting which of our advertisements and offers may appeal to you. We may also collect information about you from other online and offline sources, including credit reporting agencies and other third party sources as permitted by law.

Our Online Services may link to the online sites of third parties. When you leave our Online Services and visit a third-party site, your visit is governed by the privacy policies and practices of that website, and not our policies. We encourage you to review the terms of use and privacy policies of all third party websites.

How To Protect Your Information:

It is important that you protect your personal information. We will never request personal information, such as Social Security Number, account numbers, PINs or passwords by email, phone calls or texts. If you receive an email, call or text message that appears to be from us asking for your personal information, please contact us immediately at 1.800.303.4872 to report the suspicious activity.

Policy Updates: If we make updates to this Policy, we will revise the Policy and the “Date Last Updated” posted at the top of this Policy. Updates are effective as soon as they are published. Your use of our Online Services following any updates is your acceptance of the updated Policy.

If you have any questions, or want to learn more...

Contact us [online](#), by phone at 888-303-4TSB or visiting us at a [TSB office location](#).

Contact Us



CONTACT US

Phone: [\(888\) 303-4TSB](tel:(888)303-4TSB)

Location & Hours: [Visit Page](#)

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021308642

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