Canandaigua National Corporation Privacy Policy

Canandaigua National Corporation recognizes its customers' expectations of financial privacy, and preserving our customers' trust is one of the core values of our bank and our family of financial service companies. For over 120 years, respecting and protecting customer privacy has been vital to our business.

**Our Security Procedures**

We are committed to the privacy of customer information and will use strict security standards to safeguard it. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. All of Canandaigua National Corporation and our family of financial service companies are governed by a code of conduct that includes the commitment to protect the confidentiality of customer information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. We are equally committed to protecting the privacy of customer information on the Internet. For information on the Internet security measures we apply, refer to the Internet Security at Canandaigua National Bank and Trust: What You Should Know section below.

**What Information We Collect**

We collect only information that is needed to serve you and administer our business. In the process of serving you, we may collect "nonpublic personal information"-information about you that is not available publicly. This information comes to us from various sources, including:

* Information we receive from you on applications or other loan and account forms;
* Information related to your transactions with us, our family of financial services companies listed below (affiliates) or others; and
* Information we receive from third parties such as credit bureaus.

**What Information We Disclose**

We are permitted under law to share information about our experiences or transactions with you or your account (such as your account balance and your payment history with us) with companies related to us by common control or ownership (affiliates). We also may share additional information about you or your account (such as information we receive from you in applications and information from credit reporting agencies) with our affiliates.

You may instruct Canandaigua National Corporation not to share information (other than information related to account history and our experiences with you) within the Canandaigua National Corporation family of financial service companies, and to limit marketing offers based on this personal information, by calling us toll free at 1-800-724-2621.

We may also disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with which we have joint marketing agreements.

We also are permitted under law to disclose nonpublic personal information about you to nonaffiliated third parties (i.e., third parties that are not members of our corporate family) in limited circumstances. For example, we may disclose nonpublic personal information about you to such third parties to assist us in servicing your loan or account with us; to government entities in response to subpoenas; and to credit bureaus. We do not disclose any nonpublic personal information about you to any other third parties, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policy and practices described in this notice.

Canandaigua National Corporation's Privacy Policy and the Fair Credit Reporting Act notice are provided on behalf of the following companies:

* The Canandaigua National Bank and Trust Company
* CNB Mortgage Company
* CNB Insurance Agency
* Canandaigua National Trust Company of Florida

Canandaigua National Corporation

72 South Main Street

Canandaigua, New York 14424

1-800-724-2621

www.cnbank.com

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**Internet Security at Canandaigua National Bank and Trust:**

**What You Should Know**

We are equally committed to protecting the privacy of customer information on the Internet.

Protecting the financial transactions of our customers is of the highest importance for Canandaigua National Bank's Internet banking service. Canandaigua National Bank's security architecture uses several layers of technology to ensure the confidentiality of transactions across the Internet, but also depends on the vigilance of our customers in viewing their transactions and immediately reporting any discrepancies.

Security begins with your browser. To protect transactions, Canandaigua National Bank accepts Internet logins originating from a browser that supports a high level of encryption. Encryption prevents transactions from being "read" by unauthorized parties over the Internet. All logins to Canandaigua National Bank's web site are encrypted.

Secure Sockets Layer (SSL) protocol is used as the "pathway" to provide privacy for the data flowing between the browser and the Canandaigua National Bank Internet server. SSL provides a secure channel for data transmission over the Internet. It also allows for the transfer of digital signatures for authentication procedures and provides message integrity, ensuring that the data can't be altered en route. Canandaigua National Bank Internet customers can be assured they are actually communicating with the Canandaigua National Bank Internet server and not a third party trying to intercept the transaction on the Internet.

When a login is initiated, the browser logs on to Canandaigua National Bank's web site. A secure message via SSL is then initiated with a Canandaigua National Bank Internet server. The server responds by authenticating the customer and initiating session encryption. When a session is encrypted, the browser's icon indicating a secure session becomes activated. If the icon appears broken or not highlighted, encryption is not in use and the current session is not secure.

Once the Internet session is securely established, Canandaigua National Bank's systems process and route transaction data using internal protocols. This prevents non-Canandaigua Internet traffic from proceeding past Canandaigua National Bank's series of firewalls and filtering routers.

Customers must treat their Canandaigua National Bank Internet user ID and password with the same care as they treat their ATM or credit card PIN. In addition, a Canandaigua National Bank Internet user must make sure that no one is physically watching as his password is entered. If a user has logged into Canandaigua National Bank's Internet, he should exit the browser when leaving the computer unattended.

Canandaigua National Bank will continually look for new advances in security technology and will modify its architecture to ensure that we provide the highest level of privacy and safety for our customers.

**Mobile Banking Disclosures**

In addition to other uses described in our Privacy Policy, we disclose the following ways we (and our third-party service providers) may use features of your mobile device when you use our Mobile Application (“App”) or a mobile web browser:

* We use your mobile device camera to capture images of checks you deposit through our mobile remote deposit service, and we may access your mobile device camera if you add images to secure messaging
* We may use your location when you use the App or your mobile web browser to locate one of our branch locations or ATMs
* We may access files or media on your mobile device when you attach files, pictures or other media to messages through the App or our website (such as, for example, the uploading of ACH or wire files to execute transactions) accessed through your mobile web browser
* If person-to-person payments are allowed through the App or your mobile device, we may access your contacts to help confirm the identity of the intended recipient when you initiate a payment to someone
* We may access your mobile device’s microphone or audio capture service if you send us an audio message through the App or our website using your mobile web browser
* We may collect information through the App or your mobile web browser regarding identifiers such as your User ID and Device ID; your device’s IP address for the purposes of security and fraud prevention; your usage of or interaction with the App or our mobile website for purposes of improving the user experience; and diagnostic data, including but not limited to crash and performance data, for purposes of improving user experience and reducing usage problems or inefficiencies.

In each case, these features are used by the Bank to provide services you request. If you have concerns or want to revoke our access to any of these features, you should cease using your mobile device for the services described above. You may also call us at 1-800-724-2621 for an explanation of how to prevent such uses.

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**Children’s Online Privacy Protection Act (COPPA)**

CNB respects children’s privacy rights and we do not knowingly market to children, nor do we allow children under the age of 16 to open online accounts. We do not knowingly collect names, email addresses, or other personally identifiable information from children. We comply with the requirements of COPPA that are applicable to us.

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**Canandaigua National Bank & Trust Online Accessibility Statement**

If you have difficulty accessing features or functions on this website, fill out a [contact us form](https://www.cnbank.com/your-bank/contact-us) or call us at 585-394-4260 ext. 0 during regular business hours and we will work with you to provide the information you seek.

Our goal is to permit customers to successfully gather information and conduct business through our website and other technology platforms. Canandaigua National Bank & Trust has taken steps and is devoting resources to promote accessibility.

We have engaged outside vendors and consultants for this purpose. Specific items our vendors and consultants have addressed or are addressing include:

* Use of headings, lists, paragraphs, and other formatting features on www.cnbank.com so guests can more easily use the site
* Use of functionality that operates through a keyboard interface without requiring specific timings for individual keystrokes
* Pages, sites, and apps with a consistent structure to ease navigation
* When choosing colors and site design we consider the issue of contrast to promote the accessibility of images and text
* Designating responsibility for ensuring and promoting the accessibility of our website and other technologies.

**AdWords Remarketing / Cookies**

Adwords Remarketing is a Remarketing and Behavioral Targeting service provided by Google. We, or our service providers, and other companies we work with may deploy and use cookies, web beacons, local shared objects and other tracking technologies for various purposes, such as fraud prevention and monitoring our advertising and marketing campaign performance. Some of these tracking tools may detect characteristics or settings of the specific device you use to access our online services.

* “Cookies” are small amounts of data a website can send to a visitor’s web browser. They are often stored on the device you are using to help track your areas of interest. Cookies may also enable us or our service providers and other companies we work with to relate your use of our online services over time to customize your experience. Most web browsers allow you to adjust your browser settings to decline or delete cookies, but doing so may degrade your experience with our online services.
* Clear GIFs, pixel tags or web beacons—which are typically one-pixel, transparent images located on a webpage or in an email or other message—or similar technologies may be used on our sites and in some of our digital communications (such as email or other marketing messages). They may also be used when you are served advertisements or you otherwise interact with advertisements outside of our online services. These are principally used to help recognize users, assess traffic patterns and measure site or campaign engagement.
* If you choose to opt out of Google's use of cookies you can do so by visiting Google's Ads Settings.

**While Canandaigua National Bank and Trust takes prudent safety measures to provide Internet and other electronic services, it is incumbent upon customers to reconcile their statements or other bank communications upon receipt (or viewing), and report immediately any questionable activity. In addition, all passwords or other codes must be protected from any source that would compromise your privacy.**

In addition, we encourage our customers to learn more about Internet Security and Electronic commerce at a representative sample of sites listed below:

* [Microsoft Security](https://www.cnbank.com/leaving?url=http://www.microsoft.com/security/)
* [Federal Trade Commission - Consumer Guide to E-Commerce & the Internet](https://www.cnbank.com/leaving?url=http://www.ftc.gov/bcp/menus/consumer/tech.shtm)

**Do Not Call Policy**

The Canandaigua National Bank and Trust Company (herein referred to as CNB) is committed to honoring the requests of its current and prospective customers. In support of this commitment and pursuant to regulations set forth by the Federal Communications Commission (“FCC”), the Bank has adopted the following policy.

**CNB Do Not Call Registry**

CNB maintains a record of any customer who has indicated to us either in person, in writing or by phone that they do not wish to be called at their home for solicitation purposes. A “telephone solicitation call” means any call that is made for the purpose of encouraging the purchase of products and services from the Bank. Being on the CNB “Do Not Call” Registry means that you won't receive any telephone solicitation calls by anybody representing CNB. All phone numbers associated with you as a customer on our records will be included as CNB Do Not Call numbers.

If you do not wish to receive telephone solicitation calls from CNB, you can ask us to place you on our “Do Not Call” Registry. **Your request can be in person, in writing or by phone, and should include at a minimum, your name and telephone number.** In compliance with federal and state laws, we will document your request immediately. Please allow up to 30 days for name and telephone number to be removed from any sales programs that are currently underway.

We may still contact you, however, for non-solicitation purposes. This would include things like surveys, billing and other service-related matters.

Our “do-not-call” records are maintained indefinitely. Once you have requested to be placed on the Registry, you will remain as a “do-not-call” customer. You should inform the Bank of any changes in your name or phone number. If you wish to be removed from our Do Not Call Registry, your request can be in person, in writing or by phone and should include at a minimum your name and telephone number.

Any personnel involved with sales, telemarketing and/or telephone solicitation with the Bank are trained, informed, and directed to comply with the Bank's “Do-Not-Call” policy.

A copy of our “Do Not Call” policy is available by written request to:

Canandaigua National Bank & Trust, 72 South Main Street, Canandaigua, NY 14424

We will send a copy via U.S. Mail or electronic mail.

**National or New York State Do Not Call Registry**

We also honor “Do Not Call” requests on behalf of consumers listed on the National and New York State Do Not Call Registry maintained by the Federal Trade Commission and various state-agency lists. CNB will not contact any prospect who is on the Do Not Call Registry.

Many states “Do Not Call” regulations permit companies to contact their own customers even though they are on these “Do Not Call” lists. Therefore, if you are a customer, you may be contacted by us even though you are on a state or the national “do not call” list. If you do not want to be contacted by CNB even though you are a customer, simply follow the steps above to be placed on the CNB “Do Not Call” Registry and your request will be honored.

The Bank intends to comply with all federal and state do-not-call laws and regulations. If you have any questions or comments regarding the Bank's “Do-Not-Call” policy, you may also contact:

For more information:

Canandaigua National Bank and Trust

72 S. Main Street

Canandaigua, NY 14424

(585) 394-4260 or 1-800-724-2621

The foregoing Do Not Call Policy is hereby adopted by the Board of Directors of The Canandaigua National Bank and Trust Company.