**How We Gather Information**

As part of providing financial products or services, we may obtain information about our customers and consumers from the following sources:

* Information we receive from you on applications, emails, or other forms
* Information about your transactions with us, our affiliates, and others
* Information we receive from a consumer-reporting agency

Information that is generated electronically when you visit our website’s Internet Banking services  
Southern and/or our Internet Banking service provider(s) (“Southern Bancorp”) may collect general information on our Virtual Branch visitors simply to help us provide banking and other financial services to you online. They collect certain information on our behalf for security and statistical purposes. The information collected for these purposes may include:

* The Internet address (referral site) which brought you to our web site
* The date and time you access our site
* The name and version of your web browser
* The Internet service provider you used when you accessed our site
* Your Internet Protocol (IP) address
* The pages visited in our website

**Privacy of Children**

Southern Bancorp respects the privacy of children. We do not use the web to collect and gather names or any other personally identifiable information from children. We do have products that teach children to save, but we do not allow children to open accounts online.

**Internet Protocol (IP) Addresses**

An IP address is a number that’s automatically assigned to your computer or internet-facing device whenever you’re on the Internet. Web servers, the computers that “serve up” Web pages, can automatically identify your computer by its IP address. When collecting information, Southern Bancorp does not normally link IP addresses to anything personally identifiable, which means that a user’s session will be logged, but the user remains anonymous. Southern may use IP addresses to audit the use of our site. Southern can and will use IP addresses to identify a user when necessary for security purposes.

**What is a Cookie?**

A cookie is a very small text file sent by a web server and stored on your hard drive, your computer’s memory, or in your browser so that it can be read back later. Cookies cannot “read” information about you from your computer or be used to “steal” information about you, and cookies don’t generally carry viruses. Cookies are a basic way for a server to identify you (most cookies actually identify the computer you happen to be using at the time, not you personally). Cookies are used for many things from personalizing start up pages to facilitating online purchases. Cookies help sites recognize return visitors and they perform a very important function when you engage in secure Internet banking. For your security, we do not store any of your personal information in our cookies. For Internet Banking purposes, Southern Bancorp uses encrypted cookies. This Internet banking cookie allows Southern Bancorp to process multiple transactions during your session without requiring you to reenter your pass code for each individual transaction. In addition, it helps identify you as a returning user next time you log on. The cookies for Internet banking simply provide another level of security for our Internet banking product. Southern Bancorp does not (and cannot) use this cookie to collect or obtain new personal information about you. You must allow your browser to accept this cookie so you can use the Internet banking system.

**Disclosure of Information**

We do not disclose any nonpublic personal information about our customers, former customers, or website visitors to anyone, except as permitted or required by law.

**External 3rd Party Links**

Our website may have numerous links to other 3rd party sites. These links to external third parties are offered as a courtesy and a convenience to our customers. We do NOT have access to the information collected by any third party website, nor can we control how they use this information. If you have questions or concerns about the privacy policies and practices of these third parties, please review their websites and contact them directly.

**Online Security – further reading**

Southern Bancorp has developed security policies and procedures to protect your confidential information when using our online banking systems. This multi-factor authentication meets or exceeds regulatory guidance and recommendations using technologies like: Secure Socket Layering Protocol, Access ID verification and Password verification, Digital Certificates, Out-of-Wallet questions, and out of band security codes. For more information on how to safely use the online products, please visit our online banking education pages at our [Customer Information](https://banksouthern.com/policies) page.

If you believe any information that Southern Bancorp has collected about you has been used for an improper purpose; we want to hear from you. Explain your concerns in as much detail as possible so that we may take appropriate action.

[Contact Us](file:////contact)