

Online and Mobile Banking Privacy Notice

Effective Date: 12/01/2023

This Online and Mobile Banking Privacy Notice applies to your use of the bank's website, online banking, and mobile banking services.

nbkc bank is committed to safeguarding the privacy and security of your information. This Online Privacy Notice describes how we may collect, use, transfer, and disclose information about you when you use our products, services, mobile application, or visit our website. By using our products, services, mobile application, or visit our websites, you agree to be bound by the terms and conditions of this Online Privacy Notice. Please note that this Online Privacy Notice does not apply to websites owned and operated by third parties regardless of whether we provide a hyperlink to them through our websites. Websites not owned or operated by us will be subject to their own privacy policies. We have no control over third-party websites or their privacy policies.

Types of Information We Collect

We may collect the following types of information when you use our products, services, or mobile application, or visit our websites:

- "Personal Information" is information that we may collect that identifies you as an individual, customer, or consumer. Examples of Personal Information include your name, date of birth, social security number or tax identification number, driver's license number, mailing address, email address, government-issued photo identification, personal photograph of yourself, telephone number(s), telephone number data, and your account number(s).
- "Non-Personal Information" is information that we may collect that does not identify you as an individual, customer, or consumer. Examples of non-personal information are the version of your internet browser, your computer or mobile device's operating system, information from tracking technologies, websites you visit, your computer's IP address, and location information or other data.

How We Collect Your Information

We collect Personal Information about you when you request information about, or apply for, our products or services, register for online or mobile account access, contact us for customer service, communicate with us through social media, or otherwise interact with us. We may also collect Personal Information about you from other sources, such as public databases, credit reporting agencies, social media platforms, affiliated companies, and other third parties.

We also collect Non-Personal Information about your online and mobile activity automatically using the following tracking technologies:

1. HTTP cookies ("Cookies") are pieces of information that are stored directly on the device you are using. Cookies provide us with anonymous online and mobile activity information such as the time of your site visits and the pages you viewed. Cookies are commonly used with internet browsers, and do not harm your computer or device.
2. Mobile advertising ID's (MAIDS) are similar to Cookies but are used in connection with a mobile device. MAIDS are user-specific, resettable identifiers provided by your mobile device' operating system. When we use MAIDS, you remain anonymous. You can reset your MAIDS by following these steps: (a) for Google Android, open Google Settings on your

Android device, tap the Ads Menu under Services, tap "reset advertising ID", and confirm the reset when the confirmation prompt is displayed; for Apple devices, open the Settings app, tap Privacy, scroll down to the bottom of the page and tap Advertising, tap "reset Advertising Identifier", confirm this choice by tapping "reset Advertising Identifier" again.

3. Web beacons and pixel tags ("Beacons and Tags") are technologies that allow tracking of your online activity and websites you visited. Beacons and Tags may gather anonymous information such as your computer's operating system, your computer's IP address, and time and duration of your website visits.

You may disable these tracking technologies or opt-out of targeted advertising generally in the settings menu of your internet browser or mobile device. For Apple devices, open the Settings app, tap Privacy, scroll down to the bottom of the page and tap Advertising, then turn the Limit Ad Tracking button to "ON". For Android devices, tap Menu, tap Google Settings, tap Ads, and then check the box identified as "Opt-out of interest-based ads."

How We Use Collected Information

We use information we collect about you to:

- process your requests for our products or services and provide those products or services to you;
- provide relevant information to you about our products and services, including, but not limited to, important changes to our policies and terms and conditions;
- make improvements to and personalize our products and services;
- communicate with you about your account(s) and transactions, including inviting you to participate in surveys, contests, and other promotions;
- track the effectiveness of our advertisements;
- detect, respond to, and protect against illegal activity, activity which may violate our business policies, or activity which may compromise our business operations or security;
- maintain and service your account; respond to your requests;
- detect, respond to, and protect against fraud, security breaches, identity theft, and other risks of harm;
- comply with applicable legal and regulatory obligations;
- honor your personal settings (e.g., font size, location), enhance your online and mobile experience;
- improve our products and services; and provide targeted marketing to you.

Sharing Your Information

If you are our customer or former customer, we will share your information as disclosed in our Privacy Notice. This Privacy Notice explains how we collect, use, and share information about you with third parties and, if applicable, your right to limit that sharing. Our Privacy Notice may be accessed at www.nbk.com/security/privacy.

If you are not our customer, you are our consumer, and we will not share your information unless required to do so by law, such as to comply with federal, state, or local laws or to comply with a properly issued subpoena or summons by Federal, state, or local authorities.

We will not sell or lease the information we collect about you to third parties for any purpose, including for those third parties to engage in the direct marketing of their own products or services to you.

Keeping Your Information Secure

We are committed to keeping your information secure. To protect your information from unauthorized access and use, we use security measures designed to comply with federal and state law and meet recognized industry standards. This includes the use of encryption technology, contractual limitations on the use of your information with our service providers and subcontractors, and identity verification procedures.

Children's Online Privacy

Our products and services are not directed to children. We do not knowingly solicit or collect Personal Information from children under the age 13, without parental consent. If you are a parent or guardian of a child under the age of 13 and become aware that he or she disclosed Personal Information to us, please contact us at the address below. For more information about the Children's Online Privacy Protection Act, visit the Federal Trade Commission's website at <http://www.ftc.gov/>.

MOBILE APP PRIVACY

Our Mobile Banking Application may request access to information stored on your device such as location, contact lists, external storage, camera/photo information, contacts, or other features you are enrolled in to simplify your user experience, improve our services, and provide additional security to protect your account. The mobile application may also access other information as outlined in this policy.

It is important 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, you may update those permissions in your device settings.

IMPORTANT PRIVACY INFORMATION FOR CALIFORNIA RESIDENTS

California's "Shine the Light" Law, California Civil Code Section 1798.83, permits you to request and obtain from us once a year, free of charge, a list of all third parties to which we have disclosed personally identifiable information as defined under California law for such third parties' direct marketing purposes in the preceding calendar year. If you are a California resident and would like to make such a request, see the Contact Information section below.

The California Online Privacy Protection Act requires nbkc bank to disclose how it responds to Do Not Track signals set in your browser. We do not support Do No Track browser settings. If you enable Do Not Track settings in the browser you are using, we will not respond to them. We await the result of the privacy industry and legal community to determine when a response is appropriate and what form such a response should take the California Consumer Privacy Act ("CCPA") grants you specific rights in regard to Personal Information we have collected about you. Under the CCPA, you have the right to request from us up to two times every 12 months, free of charge, a list of all the categories and/or specific pieces of Personal Information we have collected about you and that we delete such Personal Information. In the 12 months prior to the Effective Date of this Online Privacy Notice, we have collected the following categories of Personal Information about our customers:

Category	Examples	Collected
Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	YES
Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	YES
Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	YES
Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	NO
Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	NO
Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	NO
Geolocation data.	Physical location or movements.	NO
Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	NO
Professional or employment-related information.	Current or past job history or performance evaluations.	YES
Non-public education information (per the Family	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules,	NO

Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	student identification codes, student financial information, or student disciplinary records.	
Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	NO

Right to Request

The CCPA also grants you the right to request that your Personal Information not be sold to third-parties. nbkc bank does not sell Personal Information about our customers to third parties and has not sold any Personal Information about our customers in the 12 months prior to the Effective Date of this Online Privacy Notice.

To exercise your rights under the CCPA, please contact us at using the information listed in the Contact Information section below. If you choose to exercise these rights, we will not deny you goods or services, charge you different prices, impose different interest rates or fees, or provide you with a different level of quality of goods or services.

Record Deletion

Subject to certain exceptions, you have the option to delete Personal Information about you that we have collected from you.

Data Portability

You have the right to receive the personal information you have previously provided to us and that we have collected.

Changes to this Online Privacy Notice

We may make changes to this Online Privacy Notice at any time and without notice. Any changes to this notice will become effective when posted unless indicated otherwise. Please revisit this notice to ensure you understand how we collect and use your information.

Non-Discrimination

We will not discriminate against you for exercising any of your CCPA rights. If you choose to exercise your rights under the CCPA, we will not deny you goods or services, charge you different prices, impose different interest rates or fees, or provide you with a different level of quality of goods or services.

Contact Information

If you have any questions or comments about this notice, the ways in which we collect and use your personal information, your choices and rights regarding our use of personal information, or wish to exercise your rights under the CCPA, please contact us at:

Phone: (888) 905-2165
Website: nbkc.com
Email: deposit.ops@nbkc.com
Address: nbkc bank
Attn: Deposit Operations
8320 Ward Parkway
Kansas City, MO 64114