

Privacy Information:

CHILDREN'S INFORMATION. We respect the privacy of your children, and we comply with the Children's Online Privacy Protection Act. We do not knowingly collect or retain personally identifiable information from consumers under the age of thirteen.

CONFIDENTIALITY AND SECURITY. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide you with our quality products and services. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

It is important that you protect personally identifiable information, such as your social security number, PIN or passwords, against unauthorized access to your accounts.

ADDITIONAL INFORMATION REGARDING THE INTERNET. Any information transmitted to us through our Online Banking Services is protected by a data security system known as Secure Socket Layer, or SSL, with Strong Encryption. SSL is designed to ensure that transmitted information is encrypted and protected at all times. Any links to outside sources on our website or provided by our Online Banking Services are beyond the control of Austin Bank's security and we are not responsible for the content, operation or security of such sites.

We collect certain information from you as you communicate with us through our website at <http://www.austinbank.com>. We collect the following kind information from you:

- **Cookies:** Cookies are messages sent to an Internet browser that help us recognize and better serve you when you visit our website. Cookies do not collect personally identifiable information. You may prevent cookies from being allowed by making the appropriate selection from your browser options. We reserve the right to use cookies in order to present products and other services that may be of interest to you. If you choose not to accept cookies, you may limit the functionality we provide when you visit our website.
- **Email:** We do not collect email addresses of our website visitors. When you send us an email, we will use your email address to reply to you. For a limited time we will store your email address for quality assurance and to meet legal and regulatory requirements. We do not use your email address to market Austin Bank products and services unless you give us permission. You may reply to any email message we send to you to tell us that you no longer wish to receive future messages from us.

1 Title V of the Gramm-Leach-Bliley Act of 1999 contains privacy provisions that protect consumers. A consumer is an individual who obtains financial products or services to be used primarily for personal, family, or household purposes.

REPORT IDENTITY THEFT

The Federal Trade Commission established a toll-free telephone hotline for consumers to report identity theft and seek counseling.

1-877-ID-THEFT (1-877-438-4338)

REDUCE MARKETING FROM OTHER COMPANIES

If you prefer not to receive pre-approved offers of credit, you can opt out of such offers by calling:

1-888-5-OPT-OUT (1-888-567-8688)

If you want to remove your name from many national direct mail lists, send your name and address to:

DMA Mail Preference Service

P.O. Box 9008

Farmingdale, NY 11735-9008

If you want to reduce the number of telephone solicitations from many national marketers, send your name, address and telephone number to:

DMA Telephone Preference Service

P.O. Box 9014

Farmingdale, NY 11735-9014