

## Privacy Policy

*Last Updated 12/18/19*

This notice applies to users and visitors to the 1st Century Bank website and mobile application, and any online or mobile site or application (collectively “Site”) owned or controlled by MidFirst Bank or any of its divisions, subsidiaries and affiliates (collectively, “MidFirst” or “we” or “us” or “our”), except mymidlandmortgage.com. This notice describes how we collect, use and share information from or about users and visitors of the Site.

Other privacy policies may apply in addition to the terms of this notice. Privacy practices applicable to information collected in connection with financial products or services we offer is addressed in our [Privacy Notice](#). If you inquire about, apply for, or have a financial product or service with us, please review our [Privacy Notice](#), which applies to U.S. customers and consumers as described in that notice.

### Collecting and Using Information

This section generally describes how MidFirst collects and uses your personal information, and how MidFirst may use your personal information. Personal information generally means information that identifies you or your device, and other information we associate with it.

#### Personal Information We Collect and Where It Comes From

Information you voluntarily provide to us when you engage with the Site, which may include:

- User name and password
- Name
- Home or other address
- Email address
- Account numbers
- Limited location information
- Telephone number(s)
- For job applicants, resume and other application materials

Where it is required for businesses purposes, we may also request and collect payment card information, social security numbers, driver's license numbers (or comparable), date of birth and other information, for instance, if you agree to execute a personal guarantee in connection with certain financial products. In certain circumstances, for example when you make a payment to a friend, we may ask for your friend's name, telephone number and/or email address to facilitate the service.

Information that is automatically collected when you visit or browse the Site, such as by our web servers or third party analytics tools we use, which may include:

- IP address
- Network provider or mobile carrier
- Mobile or tablet device type
- Operating system
- Mobile app version
- Geographic location
- Screen resolution or other device settings
- Analytic information regarding usage
- We also gather information collected through cookies, tags, and other technologies, as described further below

Information from service providers such as advertising and joint marketing partners, and public databases, which may include:

- Name
- Home or other physical address
- Email address
- Telephone number

Other information. In addition to collecting personal information, we collect information that does not identify you and is not associated with your personal information. We may also de-identify or aggregate personal information so it no longer identifies you. Such information is outside the scope of this notice.

## **How We Use Personal Information**

In addition to those ways described above, we generally use personal information for the following purposes:

Site Management, including, to improve Site functionality and navigation, provide technical assistance, tailor the content displayed on the Site, address performance issues, improve search engine placement, and to perform analytics and market research.

Security Purposes, including, to maintain a secure session, authenticate you or your computer/device, to detect, prevent and investigate potential security incidents or fraud, and to verify transactions.

Marketing, including, to follow up on transactions you initiate, serve and tailor MidFirst ads (online and other channels) and other advertising displayed to you on third-party sites, offer financial solutions that match your interests and needs, and to allow you to participate in sweepstakes and promotions and to administer these activities.

We may also use personal information as we believe to be necessary or appropriate for certain essential purposes, including:

- to comply with applicable law and legal process
- to respond to requests from public and government authorities, including authorities outside your country of residence
- to process job applications submitted to us
- to enforce our terms and conditions
- to protect our operations
- to protect our rights, privacy, safety, property, or security and/or that of you or others
- to allow us to pursue available remedies or limit the damages that we may sustain

### **How Personal Information May Be Shared or Disclosed**

In the preceding 12 months, and to the extent permitted by law, MidFirst may have disclosed your personal information:

- to our service providers which may include services such as data analysis, payment processing, infrastructure provision, IT services, investment services, auditing services and other services, to enable them to provide such services.
- to a third party in the event of any reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business or assets (including in connection with any bankruptcy or similar proceedings).
- in connection with the essential purposes described above (e.g., to comply with legal obligations).

We may also disclose information that is passively collected when you use the Site to our online and email advertisers or other vendors, as described further in the Cookies Section below.

Finally, in connection with the provision of our financial products and services, we disclose information of MidFirst applicants and customers as described in our [Privacy Notice](#).

### **How We Use Cookies and Similar Technologies**

#### **Cookies**

MidFirst uses "cookies" to operate the Site and provide you with products and services you may be interested in learning more about. "Cookies" contain information about your Internet usage that is stored directly on your device.

MidFirst uses cookies to track information that we use to determine advertising content and to track your activity on our Site (for example, what page of the Site you last viewed). MidFirst uses network advertisers, which may use their own cookies to serve you with ads on other websites. These cookies capture certain demographic and personal interest data, which may be used to determine the types of advertisements you see.

To learn more about your choices regarding the collection of your online activity, or to opt out of interest-based advertising visit <https://www.aboutads.info/choices>. If you choose to opt out, a cookie will be placed on your browser indicating your choice. Because cookies are stored by your browser, any opt out election you make is valid only for the computer/device and browser combination used to opt out. If you opt out of interest-based advertising, please note that you may still receive advertisements from us, but they will not be customized based on your online activities and you may still receive ads when you sign into your online and mobile banking account. Clearing your browser's cookies will remove your opt out because it is stored in a cookie, and you will need to opt out again.

## **Blocking & Deleting Cookies**

Most Internet browsers allow you to block cookies. If you block cookies on the Site, your browsing experience may be affected, and you may not be able to use all of the features of the Site. You can delete cookies that are already stored on your computer or device by following the instructions associated with your browser and operating system.

## **Google Analytics**

MidFirst uses Google Analytics to collect statistical and usage information related to the Site in order to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how account holders and visitors use the Site and to assist us with resolving questions regarding the Site.

If you do not want Google Analytics to collect information about your website use, you can opt out by visiting <https://tools.google.com/dlpage/gaoptout> and following the instructions.

## **Do Not Track**

MidFirst does not monitor or respond to Do Not Track signals because there is no standard interpretation or practice for DNT signals. Therefore, we handle all user information consistent with this Privacy Policy.

## **Third Party Sites**

The Site may link to other websites or online services that are provided for your convenience. Once you leave the Site, the third party's online policy and privacy statement will determine what information is collected or shared. You should carefully review those materials to learn how third party websites collect, use and share personal information.

## **Minors**

MidFirst does not knowingly market or solicit personal information from children under 13 without parental consent, nor do we knowingly collect or share the personal information of children under 16 without their express consent.

## **Security**

We use Symantec Secure Socket Layer 128 bit or better encryption to secure all information you submit to us on-line. However, emails you send to us are NOT secure; therefore, you should not include any personal information in your emails. MidFirst will never ask for your password, Social Security number or other personal information in an email.

## **Contact Us**

If you have questions about this privacy policy, please contact us at 310-270-9500.