

# Internet Privacy Policy

Your security matters to us. Read our Internet Privacy Policy to see how we protect your personal information online.

## Protecting your privacy and your information is important to us.

This Internet Privacy Policy (“Policy”) applies to users of the Congressional Bank website. The term “Congressional,” “we,” “us” or “our” on any website we own or control and in this Policy refers to Congressional Bank and our affiliates or subsidiaries. This Policy describes how the Congressional website may collect, use and share information from or about you and explains how the information may be shared or used.

## Agreement to Policy

By viewing the Congressional Bank website, you consent to this Policy which includes your consent to disclose and use information about you in the manner detailed in the Policy. Other privacy policies may also apply in addition to the terms of this Internet Privacy Policy, including but not limited to our Privacy Policy and our Mobile Privacy Policy.

[Online Access to Accounts](#)

[Email](#)

[Online Applications & Referral Forms](#)

[Online Surveys](#)

[Planning Tools and Calculators](#)

[Children's Information](#)

[“Cookies”](#)

[How We Respond to “Do Not Track” Signals](#)

[Working with Other Companies](#)

[Keeping Your Information Current](#)

[Security on the Web](#)

[Consolidation \(Aggregation\) Websites](#)

[Changes to Our Internet Privacy Policy](#)

## Gathering, Using & Sharing: Information We Collect

[Online Access to Accounts](#)

We may offer you the ability to register and access your accounts online. When you access your accounts online after registration, we may collect and analyze, in addition

to the other types of information discussed in this Internet Privacy Policy, information regarding:

- the type, version and language of the browser you are using
- your IP address
- your Internet Service Provider (ISP) such as the ISP name and ISP location
- your device such as device type, screen size and operating system

This information is collected and analyzed to assist us with fraud detection and for other security purposes, and to enhance our ability to optimize your experience while on our site.

## Email

We collect your email address when you provide it to us online (for example, when applying for a product or requesting information online). Congressional will never sell or otherwise disclose your email address to third parties. We will only use your address to communicate with you regarding the servicing of your accounts, scheduling an appointment or to make you aware of products and services that may be of interest to you.

When you send Congressional an email, we may retain your message and our response for quality assurance purposes. It is important to remember that regular (non-encrypted) email is not secure. Please do not send us personal or account information via email. If you need to communicate sensitive information of this nature to us, please contact the appropriate Customer Service line for your account type.

## Online Applications & Forms

We collect information from you when you fill out an online application for a new product or service (loans, etc.). This information may include, but is not limited to, name, address, Social Security number, account numbers and date of birth. All online applications are encrypted to maintain the security of your information.

## Online Surveys

We may use the information you provide on surveys and for promotions on our website for marketing purposes, including the development of website content and services you may find helpful. In addition, we may attempt to make you aware of products and services from Congressional based on the information you provide to us.

## Planning Tools & Calculators

Information that you input on the website while using any of our planning tools and calculators is not captured, stored or used in any way other than to provide you with the information you're looking for at the time you use the tool or calculator. These calculators were built only for the purpose of helping you understand your financial

options, enabling you to explore various scenarios and “what if” calculations for items like loan payments, retirement and education planning.

## Other Uses of Your Information

In addition to the uses described throughout this Policy, we also use your information for purposes as allowed by law such as: servicing; communicating with you; improving our website, products and services; legal compliance; risk control; information security; anti-fraud purposes; marketing or personalizing the presentation of our products and services to you; tracking website usage, such as number of hits, pages visited, and the length of user sessions in order to evaluate the usefulness of our sites; and for other everyday business purposes.

## Children’s Information

We recognize the importance of protecting the privacy of children online, and we comply with the requirements of the Children's Online Privacy Protection Act that are applicable to us. We do not collect personal information from consumers under the age of 13.

## “Cookies”

To better serve you and to provide a more effective website, we use “cookies” as part of our interaction with your web browser. Cookies are small text files that a website’s server places on your computer. The cookies provide a means for websites that you visit to track browsing activities conducted with your computer. This includes information such as pages and content viewed, the time and duration of visits, search queries entered into search engines, and whether a computer user clicked on an advertisement. Cookies make the personalization of your web experiences possible and can also be used to retain data related to a particular browser such as items in online shopping carts.

We use cookies to determine if you have previously visited our website, the location of where you are visiting our website from, to log the pages you use on our site, and for a number of administrative purposes (for example, to store your preferences for certain kinds of information). We may use information collected through your use of our website, combined with information that we obtain from third parties, to determine who you are or your email address. All of this information helps us in our efforts to continually improve our website and to deliver and experience personalized to your specific needs and location.

There are other devices for tracking online activity, including web beacons. A web beacon is a small string of software code that represents a graphic image on a website or in email. Web beacons can be used for many purposes – including website traffic reporting, unique visitor counts, advertising/auditing/reporting, and personalization of a website.

## How We Respond to “Do Not Track” Signals

Some browsers incorporate a Do Not Track feature that signals to websites you visit that you do not want to have your online activity tracked. Tracking is not the same as using or collecting information in connection with a single website. For these purposes, tracking refers to collecting personal identifiable information from consumers who use or visit a website or online service as they move across different websites over time.

The Congressional website is not yet set up to interpret or respond to Do Not Track signals communicated by your browser. Even so, as described more fully throughout this Internet Privacy Policy, we limit our use and collection of your personal information.

Additionally, you may choose not to accept cookies. Most browsers offer privacy settings for cookies. You will need to manage the cookie settings for each browser you use. However, please be aware that not accepting cookies could result in some inconvenience when using our website. For example, we may not be able to remember your User ID if you have asked us to do so when you log into a Congressional online application.

## Working with Other Companies

From time to time, Congressional may establish a relationship with other companies and vendors on the Internet to provide you with additional value and new products we may not offer ourselves. When permitted or required by law, we may share information with additional third parties for purposes including response to legal process. In these circumstances, we will treat information you provide us in the same manner described in our Privacy Policy. Congressional offers access to other sites either through the use of hyperlinks or through “co-branded” sites in which both Congressional and the other company share the same URL, domain name or pages within a domain name on the Internet. In some cases, the other site will also collect information from you. This information may include, but is not limited to, name, address, Social Security number, account numbers and date of birth. Please review the privacy policies of these third parties prior to providing any information to them when you link to their website to determine the extent to which third parties may disclose your information.

## Keeping Your Information Current

It is important for us to have your most current and up-to-date contact information. If you have had any changes to your contact information, please call or write us at the proper telephone number or address located within the Help Center. You may also call or write us at the telephone number or mailing address located on your account statements or other records as indicated.

## Security on the Web

We protect information you provide us online in several ways. We use encryption standards and TLS (Transport Layer Security) technology to help ensure that information passes to Congressional without being intercepted by third parties. User IDs and passcodes are used to help safeguard access to your information through the web. As always, we strongly encourage you to assist us in that effort by not sharing your Congressional Online Banking User ID and passcode with anyone.

## Consolidation (Aggregation) Websites

Please use caution when using consolidation sites. Consolidation sites are Internet sites that offer the ability to access all of your personal information on one website. In some cases, you may be encouraged to provide a consolidation site with your personal financial information, such as your User ID and bank PIN for Congressional Online Banking. **NEVER PROVIDE THIS INFORMATION TO A SITE THAT YOU DO NOT RECOGNIZE AND FULLY TRUST.** All transactions initiated by a consolidation site using access information you provide are considered to be authorized by you, whether or not you were aware of the specific transaction.

## Changes to Our Internet Privacy Policy

This Policy should be reviewed periodically as it is subject to change from time to time. When a change has been made, we will post the revised policy on this page with a new "Last Updated" date at the top of the page. All changes will become effective when posted unless indicated otherwise.