



# Online Privacy Policy

**Effective Date: January 11, 2021**

Columbia Bank and its subsidiaries and affiliates (Collectively described as “Columbia”, “we”, or “us”) recognize the importance our customers and other users of our websites place on the privacy and security of their information, and we are committed to protecting it as described in this Policy. This Policy applies to your use of this website and any Columbia website, online interface, mobile site, or mobile application that links to this Online Policy (each a "Site, and collectively "Sites"). This Online Policy specifically applies to Columbia's collection, use and disclosure of information collected from visitors during use of the Sites, such as for transactional purposes or through tracking technology, including cookies or action tags. This Site and all Columbia’s Sites are operated in and controlled from the United States of America. This Online Policy should be read together with the "What Does Columbia Do with Your Personal Information" Privacy Notice ("Privacy Notice"), which, among other things, describes how Columbia may share personal information.

## Changes to this Online Policy

From time to time, we may make changes to this Policy in order to accommodate new technologies, platforms, industry practices, regulatory requirements or for other purposes. We encourage you to review this Notice periodically to ensure that you understand how we collect, use and share information through the Websites. If we do make changes to this Notice, we will also update the "Effective Date" posted at the top of this Notice.

Any changes to this Notice will become effective when the revised Notice is posted on the Websites. By continuing to use the Websites following such changes, you are agreeing to accept the terms of the revised Notice.

## Types of Information Collected

We collect Personal Information and Aggregate Information from visitors or users of our Sites. We use the term "Personal Information" to mean any information that can identify a specific individual. We use the term "Aggregate Information" to refer to any information that does not allow us to identify a specific individual, such as demographic information, information about the device used to access our Site(s) (“Device”), browser information or areas visited on our Sites.

## **Personal Information**

Personal Information includes information that you may provide to us when you visit our Site(s) such as name, address, e-mail address, phone number, mother's maiden name, Social Security number, date of birth, driver's license, employment, income, residence, and collateral information. For example, you may provide Personal Information when you complete an online application for a new banking product, when you enroll in our online or mobile banking services, when you provide information during an online chat session, or when you complete online fields with your contact information.

## **Aggregate Information**

We may gather and store Aggregate Information about Site visitors and Site users. The collection of this Aggregate Information enables us to measure the number of visitors to various portions of our Sites, diagnose problems with our Sites, administer our Sites, track visitor activity, detect and prevent fraud and enhance the security of our Sites. We may collect information regarding the type of Device or browser you are using, the Device IDs, the IP address of your Device, the advertising ID of your Device, your screen resolution and other Device settings, information about your operating system, your location, your internet or mobile service provider, and how you use our Sites. We will use Aggregate Information to learn more about what you and our customers are expecting from our services to improve our Sites. Because Aggregate Information collected on our Sites does not personally identify you, we may use Aggregate Information for any purpose whatsoever and share Aggregate Information with third parties for any purpose whatsoever.

## **Use of Cookies or Similar Technologies**

Cookies or other similar technologies may be used to gather information on our Sites. Cookies are electronic files that your internet browser places on your hard drive or other Device to retain information relating to visits to and use of our Sites. We use cookies to improve the functionality and performance of our Sites. We do not use cookies to store or transmit Personal Information. We use cookies to enable our customers to navigate more easily within our Sites during a session. We use "persistent" cookies to allow you to set and maintain your preferences for using our Sites. Persistent cookies remain on your Device's memory after you close your internet browser or mobile application. We may also use technologies, such as our own cookies, to provide you with customized online display advertising tailored to your interests. Please refer to the "Online Behavioral / Interest-Based Advertising" section for more information, including how to opt out of customized advertising.

We also use "action tags," which are types of tracking technology associated with cookies. Action tags help us know how many visitors link to our Sites from a third-party website, which areas of our Sites visitors use most often, and how much time visitors spend at our Sites. Collection of this data enhances Columbia's ability to meet the needs of our online and mobile users and make improvements to the online and mobile experience.

You can block cookies by changing the settings on your internet browser or through the use of

software programs specifically designed to block cookies. Please note, however, that if you choose to block cookies, you will not be able to log into our secure Online Banking service, and you may limit other functionality we can provide when you visit our Sites. You can also remove cookies by deleting them from your Temporary Internet or Cookies folder. Blocking or deleting cookies may also impact our ability to honor certain online behavioral / Interest-based advertising opt out choices you have made. See the “Online Behavioral / Interest-Based Advertising” section for more information.

## **Online Behavioral / Interest-Based Advertising**

We may engage our service providers to display ads on Columbia's behalf across the internet. Our service providers may use information about you to provide customized Columbia advertisements tailored to your interests. This type of advertising is often referred to as “Online Behavioral Advertising” or “Interest-Based Advertising.” We may also engage our service providers to track and report performance of advertising and marketing campaigns to and from Columbia. Our service providers may not use your information obtained from us for any purpose other than to deliver Columbia advertisements on the internet. Please visit this page (<http://www.networkadvertising.org/choices/>) to opt out of AdRoll and their targeted advertising.

Keep in mind that this opt-out works using cookies, so if you delete cookies, then you will need to opt out again. Also, if you use different browsers or devices, you will need to opt out for each one individually. Even if you opt out, you may still see advertisements from Columbia while browsing online. These advertisements may be less relevant to you and your interests because they won't be based on information collected about you.

## **Our Use of Personal Information**

Consistent with our Privacy Notice, we use Personal Information provided by Site visitors to fulfill the purpose for which such information was provided; to open an account for you; to respond to a request you made via our online chat function, to process a transaction authorized by you; to send you tailored content or information we think may be of interest to you (sometimes in conjunction with our service providers), or as specifically disclosed at the time the information is requested.

## **Disclosure of Personal Information**

We may disclose Personal Information, as permitted by law, and: (1) consistent with our Privacy Notice; (2) to comply with applicable laws; (3) to respond to governmental inquiries or requests; (4) to comply with valid legal process; (5) to protect the rights, privacy, safety or property of Columbia; (6) to permit us to pursue available remedies or limit damages that we may sustain; and (7) to enforce our rights resulting from inappropriate use of our Sites.

In the event there is a change in the corporate structure of Columbia such as, but not limited to, merger, consolidation, sale, liquidation, or transfer of substantial assets, Columbia may, in its sole discretion, transfer, sell or assign information collected on and through our Sites, including without limitation, Personal Information concerning visitors, to one or more affiliated or

unaffiliated third parties.

## **Your Choice About Receiving Promotional E-mails**

Visitors may choose not to receive promotional e-mails or electronic newsletters from us by following the instructions in the specific e-mail from which they wish to opt-out. Even if you elect to stop receiving promotional e-mails from us, we may still contact you through e-mail to tell you important information about our Sites or us, or in response to a transactional or service related matter.

## **Web Linking Practices**

We may provide access to information, products or services offered on websites that are owned or operated by other companies ("Third Party Websites"). We provide this access through the use of hyperlinks that automatically move you from a Columbia Site to the Third Party Website.

While we do our best to provide you with helpful, trustworthy resources, we cannot endorse, approve or guarantee information, products, services or recommendations provided at any Third Party Website. Columbia shall not be responsible for any loss or damage of any sort resulting from the use of a link on its websites nor will it be liable for any failure of products or services advertised or provided on any Third Party Website.

Columbia offers links to you on an "as is" basis. When you visit a Third Party Website by using a link on our Sites, you will no longer be protected by Columbia's privacy notice. The data collection, use, and protection practices of the Third Party Website may differ from the practices of our Sites. You should familiarize yourself with the privacy policy and security practices of Third Party Websites that you choose to visit. Products, services, and benefits offered by third parties at Third Party Websites are obligations of those third parties, are not an obligation of, a deposit of, or guaranteed by Columbia or any of its affiliates, and are not FDIC insured.