

# PRIVACY POLICY

## Policy Summary

At Premier Bank our clients are our most important asset. Protecting our customers' privacy is one of our highest priorities. Our own integrity as a financial services provider is based firmly on our own ability to protect our customers' identity and their confidential information.

## In summary our Privacy Policy says:

- We will comply with all federal and state laws related to customer privacy.
- We are committed to the privacy of our customers' information and will use strict standards to safeguard it.
- We will collect only information that is needed to serve our customers and administer our business.
- We will limit employee access to customer information.
- We will not sell confidential customer information to unaffiliated third party vendors.

## Safeguarding Your Information

We are committed to the privacy of your customer information and will use strict security standards to safeguard it.

Premier Bank is committed to the security of customer information. All Premier Bank employees and others hired to work for us are held accountable for adhering to strict policies and procedures to prevent any misuse of your information.

Our operational and data processing are in a secure environment that protects customer information from being accessed inappropriately by third parties. We maintain and grant access to customer information only in accordance with Premier Bank internal security standards.

## Information Collection and Use

We collect only information that is needed to serve you and administer our business. In the process of serving you, we become stewards of certain "nonpublic personal information" – information about you that is not available publicly. This information comes to us from a variety of sources, including:

- Information you provide directly to us on applications or otherwise (such as Social Security number, assets and income).
- Information related to your transactions with Premier Bank (such as account balance, credit history, and payment history) or with others.
- Information obtained from consumer reporting agencies.

We limit the collection and use of information about our customers to that which is necessary to administer our business, provide superior service and offer opportunities that we think will be of interest to our customers.

How do we use information about our customers?

- To identify and design new or enhanced products or services that may help meet a customer need or result in added savings or convenience for the customers.
- To help us identify and mitigate potential risks or losses to Premier Bank.
- Only in accordance with the principles set out in this policy.

## Disclosure of Information

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

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## Web Site Information

Premier Bank respects the privacy of its customers and is committed to protecting their information on its Web Site. Through our Web site, the bank strives to provide information to existing customers or to those shopping for new bank services about its products and services, locations, and hours. We collect non-identifying information about visitors to our Web site such as (1) date and time accessed, (2) what pages were visited, (3) what servers were used, and (4) the city of the visitor as identified by the server address. We site visitors are invited to submit personal information by e-mail, or by requests for information. This information is used as appropriate by employees of Premier Bank to complete the request submitted through the Web site. This information is neither disseminated outside the bank nor sold to other organizations unless the bank is compelled to do so by law.

## About "Cookies"

To provide better service and a more effective Web site, we will use "cookies" as part of our interaction with your browser. A "cookie" is a small text file placed on your hard drive by our Web page server. This is used to determine whether you are a first-time visitor or a return visitor. You may prevent the placement of cookies by setting your Web browser to notify you before a cookie is to be placed. This will give you the opportunity to decline the cookie. You must accept the cookies, however, when you enter areas where you need to register, such as Premier Bank's Online Banking tool or where you are able to customize the information you see. This is necessary for site administration and security.

## Protection of Information

We train and require our employees to protect the privacy of information about our customers regardless of the medium used to fulfill customer financial needs. In order to protect the privacy of our customers, we use appropriate security standards and procedures to control access to customer information. Only employees actively engaged in their assigned duties are authorized to access or use customer information. We also strive to maintain the accuracy of customer information and take prompt action to make appropriate corrections.

## A Suggestion From Us

Many customers wish to reduce the amount of advertising that they receive from other companies -- both by mail and by phone. One way to do this is to write to the Direct Marketing Association requesting that your name be removed from mailing and telemarketing lists.

To remove your name from mailing lists, write:

Mail Preference Service  
c/o Direct Marketing Association  
P.O. Box 9008  
Farmingdale, NY 11735-9008

To remove your name from telemarketing lists, write:

Telephone Preference Service  
c/o Direct Marketing Association  
P.O. Box 9014  
Farmingdale, NY 11735-9014