

ELEVATE BANK

ONLINE BANKING PRIVACY POLICY

Elevate Bank is committed to providing the highest level of security and privacy regarding the collection and use of our online banking customers' personal information, as well as that of all visitors to our web site. Personal information may be collected through the submission of account applications (if available), online banking transactions, or through the use of online financial tools such as interactive calculators. A detailed description of Elevate Bank's Online Banking Privacy Policy is provided below. If you have additional questions regarding the privacy of your personal information, contact us.

Respect of Right to Privacy

Elevate Bank respects your right to privacy and takes every precaution to provide you with the same level of privacy within our institution that you receive through more traditional bank/credit union delivery channels.

Collection and Use of Personal Information

The collection of personal information online is designed to protect access to your personal accounts and to assist the bank in providing you with the products and services you want and need. All personal information collected and stored by Elevate Bank is used for specific business purposes-to protect and administer your personal accounts and transactions, to comply with state and federal banking regulations, and to help the bank better understand your financial needs in order to design or improve our products and services. Elevate Bank does not use 'cookies' to collect and track information about you.

Employing stringent security measures in the collection of your personal information, all Elevate Bank's online account applications (if available) are submitted to the bank's online administrator through an encrypted email. Once received by us, only approved personnel may open and process the application. To further protect your online banking service, Elevate Bank requires the use of a user ID and complex password to access your account information.

Maintenance of Accurate Information

It is in the best interest of both you and Elevate Bank to maintain accurate records concerning your personal information. For this reason, Elevate Bank allows you to update your personal information online, at anytime, through the submission of encrypted email requests (which scrambles account information to reduce the possibility of access by unauthorized individuals outside Elevate Bank) sent to the bank's online administrator. This procedure allows Elevate Bank to update your personal information within a timely manner.

Limited Employee Access to Personal Information

Elevate Bank limits employee access to your personal information to only those bank employees with a business reason for knowing such information. Elevate Bank educates all employees about the importance of confidentiality and customer privacy.

Third-Party Disclosure Restrictions

Elevate Bank follows strict privacy procedures in regard to protecting your personal information. In addition, the bank requires all third parties with a business need to access this information to adhere to similar and equally stringent privacy policies. Personal information may be supplied to a third party in order to process a customer transaction; if the customer requests it; the disclosure is required or allowed by law (i.e. exchange of information with reputable reporting agencies, subpoena, or the investigation of fraudulent activity, etc.); or for marketing purposes of which the customer has been previously informed and has been given the opportunity to decline either by email to privacy@elevate.bank or by written notice to Compliance Officer, at Elevate Bank, P.O. Box E, Sedan, Kansas 67361 or by facsimile at 620-725-5515. Since some email transmissions may be

subject to interception, if your correspondence contains sensitive information (e.g., your account number or social security number) you may want to send a letter of facsimile to us.

Disclosure of Privacy Policies

Elevate Bank is committed to ensuring the privacy of its customers' personal information. You may review the information we collect about you and correct any errors in that information by reviewing account statements and any other correspondence from us notifying us of any inaccurate or outdated information. If you have questions about your personal information or would like to inform us about the potential misuse of your personal information, you may do so by sending a letter to the Compliance Officer, Elevate Bank, P.O. Box E, Sedan, Kansas 67361, or sending a facsimile to 620-725-5515, or call us at 620-725-3106, or email us at privacy@elevate.bank. Since some email transmissions may be subject to interceptions, if your correspondence contains sensitive information (e.g., your account number or social security number) you may want to send a letter or facsimile to us.