

As a valued client of Hanover Bank, we offer a number of products and services to you via our web site in an ongoing effort to deepen our relationship and provide you with unparalleled service. While all our services are designed for maximum efficiency, they do have terms of use. Additionally, some services require personal information for verification. We want you to be aware of both our online privacy policy and the terms and conditions that apply, throughout your use of this site.

Hanover Bank's Online Terms and Conditions Policy (hereinafter referred to as the "Policy") applies to users of Hanover Community Bank's website, online or mobile application ("Online Services") as well as any interactions you may have while viewing content provided through one of Hanover Community Bank's digital advertising campaigns. As used in this Policy, "we", "us" and "our" refers to Hanover Community Bank and our third-party service providers throughout this document. The Policy describes the terms of use for our products and how we collect, share, use, and protect information when you visit or use our Online Services and explains how information may be collected and used for advertising purposes. Our Online Services are intended for United States users only. Not all products and services are available in all geographic areas of the United States.

Privacy Notice

We respect your right to privacy through our relationship with you in both our traditional and on-line banking relationship. Please read our [Privacy Policy](#).

Term & Conditions of Site Access and Use of Our Products and Services Notice

Please read this Policy carefully. By accessing the site and any pages within, or by use of the any products or service described, you agree to be bound by this Policy.

Permitted Use

Much of the information throughout our website is protected by copyright, which means any person may view the information. However, you are not permitted to redistributed, copy, or reproduced any of the web site content without prior written consent of Hanover Bank.

Information We May Collect When You Use an On-Line Service or Product

We may collect personal information about you, which may include name, postal address, zip code, e-mail address, telephone number, account numbers, payment card expiration date, payment card identification or verification numbers, social security number, mobile device location, and other information that we can use to contact you.

When using Hanover Bank's Mobile and Hanover Bank's CardSecure applications, we may collect information regarding your mobile device such as device settings, unique device identifiers, information about your location, and analytical information that may assist with diagnostics and performance. For your convenience, you may be asked to grant permission for access to your mobile device's geolocation

data. This information may be collected when you use certain services that are dependent on your mobile device's location (such as the location of an ATM or in store transactions).

We may also collect information about you from other online and offline sources; including co-branded web sites we may operate with partners or third-party sources, such as credit reporting agencies. We may combine this information with the personal information we have collected about you under this Policy.

How We Use the Information

We may use personal information for a variety of reasons, including the following:

- To respond to questions and requests and communicate with you;
- To verify your identity to allow access to your accounts;
- To provide you with relevant information and promotions about products and services;
- To optimize your web site and mobile experience;
- To prevent fraud and enhance the security of your account or our Online Services;
- To process your applications and transactions for products or services;
- To allow you to utilize features within our Sites by granting us access to information from your device such as geo-location when you request certain services;
- To comply with laws and regulations and other legal process and law enforcement requirements;
- For any other purposes we may disclose at the time you provide or your information is collected.

How We Share the Information

If you are a Hanover Bank customer, we will use and share any information that we collect from or about you in accordance with our [Privacy Policy](#).

Other Information We Collects and How Its Used

Other information is any information that does not reveal your identity or does not relate to an individual. Examples of other information are your Internet Protocol Address (or IP address), device type, browser type, and browsing history on our website. We may collect this information in a variety of ways, including:

Through your browser or mobile device. We may capture the IP address of the device you use to connect to our Online Services, as well as the type of browser and device type you use. This information may be used for fraud detection, security purposes, and to ensure functionality. We may use your IP address to help diagnose problems, to personalize your experience, for compliance purposes, for advertising, and administrative purposes.

Using cookies. Cookies are stored on the device you are using to connect to the online service. We may capture browser type, pages visited, time spent on the site, and other information through cookies. This information is used to recognize your device each time you visit, to

personalize your experience, for security, advertising, and statistical analysis purposes. You can refuse to accept cookies in your browser settings; however, if they are not accepted you may experience issues with online services and functionality.

Pixel Tags. We may use pixel tags, web beacons, clear GIFs or similar means to compile aggregate statistics about our website usage and response rates. This allows us to count users who have visited certain pages of the Website, to deliver branded services, and to help determine the effectiveness of promotional or advertising campaigns.

Advertising

We may collect information through our advertising service providers using cookies, pixels, IP addresses, and other technologies. We may collect information on the pages viewed, browsing activity, links followed, and responses to advertisements. This information is used to deliver advertisements specific to you.

Linking to Other Sites

For convenience purposes, we may provide links to third party sites that are not under our control. We will notify you when you are leaving our website. If you choose to link to websites not controlled by us, we are not responsible for the privacy or security of these sites. Ability to link to other sites does not imply Hanover Bank's endorsement of any products, services, publications or the company of any linked sites.

Security

Protecting your information is a top priority of ours. We protect your information with reasonable physical, electronic and procedural safeguards that comply with Federal standards. For more information about our commitment to security and for tips about what you can do to help guard against fraud and identity theft, visit our [Fraud Protection Guidelines](#).

Children's Privacy

Our website is not directed to children and we do not knowingly collect or retain information from children under the age of 13.

Limitations on Liability

In no event will Hanover Bank be liable for any loss or damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses or expense arising in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus, or line, or system failure, even if Hanover Bank or representatives thereof, are advised of the possibility of such damages, losses, or expenses.

Neither Hanover Bank nor any independent provider/transmitters of information shall be liable in any way, and you agree to indemnify and hold harmless Hanover Bank and the independent provider /



On-Line Terms and Conditions Policy

transmitters for any “Force Majeure” or any other cause beyond the control of Hanover Bank or the independent providers/ transmitters.

SYSTEM RESPONSE TIMES MAY VARY DUE TO SYSTEMS PERFORMANCE AND OTHER FACTORS.

Governing Law

This site has been created and is supported in the State of New York in the United States of America, and shall be governed by, and interpreted in accordance with, the laws of the State of New York.

Updates to the Terms and Conditions

Terms and Conditions may change from time to time. Any changes will become effective when we post the revised Policy on HanoverBank.com. Please review it periodically.