

Mobile Banking Privacy Notice Supplement

This Mobile Banking Privacy Notice Supplement describes the types of information that is collected (directly or through service providers) in connection with the mobile application ("App") and related services (collectively, the "Services") offered by Cornerstone Bank ("the Bank"). This Mobile Banking Privacy Notice is intended to supplement the disclosures in the Bank's Privacy Notice that you have already been provided with in connection with other products offered or provided by the Bank. In the event of any inconsistency between the Privacy Notice and this Mobile Banking Privacy Notice Supplement, the Privacy Notice shall govern.

Why We Collect Information

The Bank's App(s) may request your permission to access information, media, or features on your mobile device, such as location, camera, contacts, and/or other features to enrich App features you have enrolled in, simplify your user experience, help prevent fraud, and improve our Services.

Information We Collect

The type of information we may collect regarding your mobile device can include:

- Device settings
- Unique device identifiers
- Information about your location
- Analytical information that may assist with diagnostics and performance

Some information is collected automatically and does not require any action on your part. For your convenience, you may be asked to grant permission to access features on your mobile device, which may include but is not limited to the following:

<i>Permission:</i>	<i>Allows Access to:</i>	<i>Used For:</i>
Access to external storage file	Files/media on the device	Secure message attachments
Audio	The device's microphone	Chat
Camera	The device's camera	Mobile remote deposit
Contacts	Contacts on the device	Person to Person Payment/Recipient List
Location*	Your location information	Maps, Fraud Detection Services

Before granting access to this information, you may be prompted to give the App that permission. If you do not wish to grant that permission, you may decline. If you decline access to your mobile device, some of the functions of the App may not be available, e.g. if you decline access to your camera, then you will not be able to deposit a check via the App. If you later change your mind, those permissions can be updated in your device's settings.

***Location Information.** If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, we will collect location data when you use the Services even when the app is closed or not in use; for example, to provide our fraud detection services. If you do not want us to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device.



Opting Out of Location Tracking. If you initially consented to the collection of geo-location information through the Services, you may subsequently stop the collection of this information at any time by changing the preferences on your mobile device. Please note, however, that if you withdraw consent to our collection of location information, you may no longer be able to use some features of the App.

Please contact the Bank regarding questions about the information included in this **Mobile Banking Privacy Notice** by:

Calling Toll Free (800-939-9103.)

You can also access the Bank's Privacy Notice at
(<https://www.cornerstonebank.com/policy>).