



## **Mobile Banking Privacy Policy**

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Version 1.0

MidWestOne Bank wants you to understand the types of information we access, collect, use, store, and transfer through our mobile banking application ( “App”), including when you are using the App as well as when the App is running in the background. Be assured the App processes your information only for the following limited purposes:

- To provide you with digital banking and related services (“Services”)
- To maintain and improve our Services
- To ensure our Services are working as intended, such as tracking outages or troubleshooting issues that you report to us
- To develop new Services and features
- To provide you with personalized Services and content
- To measure the performance of our App and Services
- To communicate with you
- To protect the Bank and our customers from fraud, abuse, security risks, and technical issues; and
- Any other specific purposes referenced or described in this Mobile Banking Privacy Policy

We always ask for your consent before using your information for a purpose that is not covered in this Mobile Banking Privacy Policy.

### **Information You Enter or Provide to Us**

When you register, access, and use the App, you provide us with personal and sensitive information that includes your name, password, government identifiers like your social security number (SSN) or drivers’ license number, phone number, email address, physical or mailing address, financial information, payment information, payment card information, and credit information.

### **Other Information We Collect as You Use Our App**

The information we collect includes unique identifiers, browser type and settings, device type and settings, operating system, mobile network information including carrier name

and phone number, and application version number. We also collect information about the interaction of your other apps, browsers, and devices with our digital banking services.

Additionally, and as described in more detail below, your device may periodically contact our backend digital banking systems to provide information about your device and connection to digital banking services. This information may include information like your device type and carrier name, crash reports, which apps you have installed, and, depending on your device settings, other information about how you are using your mobile device.

### **Your Activity**

We collect information about your activity in connection with our App, to better understand:

- Your interactions and behavior associated with App content and features
- The ways in which you are moving through and navigating the App and the Services and features that are most valuable to you
- Areas or stages of the App where you may disengage or get stuck
- Your typical patterns of behavior in connection with the App.

The activity information we collect may include:

- Logs, tags, reporting, and other analytics reflecting your specific use of screens, workflows, buttons, and features
- Logs, tags, reporting, and other analytics reflecting your navigation through, engagement with, and disengagement with the App
- Haptic information related to your use of your device (e.g. swipes, taps)
- Your financial, payment, and transaction activity and history (including purchase history)
- Your navigation to, or activity on, third-party sites and apps linked to our App

This information enables us to improve, modify, or expand the services, features, and experience delivered through the App, as well as to support in-App messaging, delivery of user guides and polls, and optimize performance of the App. This information also enables us to detect and flag suspicious or potentially fraudulent activity.

### **Your Device and Other Apps**

We access and collect information related to your device and other Apps along with associated data. This information may be collected both while you use the App and while

the App is running in the background or is otherwise not in use. Information we process concerning your device and other Apps includes:

- Device type
- Device ID
- Other available device identifiers
- Device operating system
- Network and IP address information
- Cellular data carrier
- Device and app diagnostic information

Additionally, if our App needs to access protected features of your device, then you will have an opportunity to provide consent. If you decline to provide express consent, then the App will not be permitted to access data gated by your device's permissions model. Without your express consent, the App will not allow use of the protected feature or related data.

If our App accesses your phone or contact book data, device location, or other background restricted permissions, then related data is treated as personal or sensitive data subject to this Mobile Banking Privacy Policy. Restricted permissions accessed by our App include:

- Use of Fingerprint

We collect information about your biometric identifiers when you use our App, which enables us to streamline your authentication and login experience and access our Services with less friction.

- Precise or Fine Location

We collect information about your location when you use our App, which helps us offer features like search results for branch and ATM locations, credit card controls, and messages based on your general location.

- Read or Access Contacts, Contacts List, or Phone Log

We collect information about your contacts when you use our App, which enables us to facilitate requested Peer to Peer (P2P) and other payment transactions.

- Access Camera or Pictures/Photos

We collect information from your device's camera and photos when you use our App, which enables use of mobile check deposit and other image scanning or capturing features of the App.

## **Sharing Your Information**

Our App only shares information with third-parties with your consent, for the purpose of providing you with Services, or for the other ancillary purposes described in this Mobile Banking Privacy Policy. Our App processes your financial or payment information or government identification numbers and never publicly discloses any personal and sensitive user data related to financial or payment activities, or any government identification numbers. Our App may process non-public phonebook or contact information, and we do not allow unauthorized publication or disclosure of your or others' non-public contacts. Our app includes third-party code and software development kits (SDKs) that may collect personal and sensitive user data solely for the purposes described in this Mobile Banking Privacy Policy. All third-party providers of code and SDKs will process your data in accordance with this Mobile Banking Privacy Policy and all applicable laws and standards. Neither we, nor our third-party providers, ever sell your personal and sensitive data Processed by the App. The App may also transfer data as necessary for legal reasons including compliance with a valid governmental request, applicable law, or as part of a merger or acquisition, with legally adequate notice to users. The App handles and transmits all personal and sensitive user data securely using modern cryptography