EVERMORE BANK

FACTS	WHAT DOES EVERMORE BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number and credit history ■ Transaction history and overdraft history ■ Account balances and payment history When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Evermore Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Evermore Bank of Share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 954-678-0100 or go to www.evermorebankfl.com

What we do	
How does Evermore Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Evermore Bank collect my personal information?	We collect your personal information, for example, when you ■ Open an account or make a wire transfer ■ Apply for a loan or give us your contact information ■ Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ Evermore Bank *has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ Evermore Bank *does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ Evermore Bank *doesn't jointly market.*

Mobile & Online Banking Privacy Policy

1. Introduction

Evermore Bank is committed to protecting the privacy and confidentiality of our customers' nonpublic personal information. This Mobile Banking Privacy Policy describes how we collect, use, and safeguard information when you access or use our mobile banking application.

This policy is provided in accordance with applicable federal and state privacy laws, including the Gramm-Leach-Bliley Act.

2. Information We Collect

We may collect the following categories of information:

- **Nonpublic Personal Information (NPI):**
  Name, address, Social Security number, date of birth, and contact details
- **Account and Transaction Information:**
  Account balances, payment history, deposits, transfers, and transaction activity
- **Device and Technical Information:**
  IP address, device identifiers, browser type, operating system, and mobile carrier
- **Geolocation Data:**
  Only when permitted by you (e.g., ATM/branch locator services)
- **Authentication Information:**
  Usernames, passwords (encrypted), biometric identifiers (if enabled)
- **Location Information:** If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, Mobile Banking will collect your location information when you use the Services; for example, to provide our fraud detection services. If you do not want "Mobile Banking" to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device.

3. How We Use Your Information

We use collected information to:

- Provide, maintain, and support mobile banking services
- Process transactions and fulfill requests
- Authenticate your identity and prevent fraud
- Monitor and improve system performance and security
- Communicate account alerts, disclosures, and updates
- Comply with legal and regulatory obligations

4. Information Sharing

We do **not sell** your nonpublic personal information. We may disclose information as permitted or required by law, including:

- **Service Providers:** Vendors performing services on our behalf (e.g., payment processing, fraud detection)
- **Affiliates:** As allowed under applicable law
- **Regulatory Authorities:** Federal and state regulators, auditors, or law enforcement
- **Legal Requirements:** To comply with subpoenas, court orders, or legal processes

All third parties are required to maintain confidentiality and security of your information.

5. Data Security

We maintain administrative, technical, and physical safeguards designed to protect your information, including:

- End-to-end encryption (e.g., TLS)
- Multi-factor authentication (MFA)
- Biometric login options (if enabled by user)
- Continuous monitoring and fraud detection systems
- Secure data storage and access controls

6. Your Privacy Rights and Choices

Depending on applicable laws, you may:

- Access and review your personal information
- Request corrections to inaccurate information
- Opt out of certain information sharing (where applicable)
- Control app permissions (e.g., location, biometrics) via device settings

For opt-out rights related to affiliate sharing, please refer to our general Privacy Notice.

7. Data Retention

We retain customer information in accordance with regulatory requirements and internal record retention policies, including guidance from the Federal Financial Institutions Examination Council.

8. Third-Party Services

The App may include links or integrations with third-party services. We are not responsible for the privacy practices of those third parties. Users should review their respective privacy policies.

9. Children's Privacy

Our mobile banking services are not intended for individuals under the age of 13. We do not knowingly collect personal information from children.

10. Changes to This Policy

We may update this policy periodically to reflect changes in legal, regulatory, or operational requirements. Updates will be posted within the App and on our website with a revised effective date.

11. Contact Information

If you have questions or concerns regarding this policy, please contact us:

- **Evermore Bank**
- **Email:** Privacy@Evermorebankfl.com
- **Phone:** 954-678-0100
- **Address:** 3696 N. Federal Highway
- Fort Lauderdale, Florida 33308