

FGB's Online Privacy Policy

Last Updated: September 7, 2023

Your privacy is important to us. This Online Privacy Policy explains how we collect, share, use, and protect information when you visit or use this online service and any other online services offered by the U.S. banking and non-banking affiliates and subsidiaries of First Guaranty Bank that link to or reference this policy (collectively, our "online services"). This policy covers First Guaranty Bank's many online services, including the First Guaranty Bank websites, Mobile - MyFGB, and First Guaranty Bank-branded social media sites or pages, and any interactions you may have while viewing content provided through one of First Guaranty Bank's digital advertising campaigns.

As you review this Online Privacy Policy, here are a few general principles to keep in mind: Our online services are intended for a U.S. audience. If you visit or use one of our online services, your information may be transferred or processed in the United States.

Suppose you have a financial product or service with us. In that case, we will use and share any information that we collect from or about you in accordance with our U.S. Consumer Privacy Notice, which offers you certain choices concerning the use and sharing of your personal information.

If you are a California resident, you may have rights under the California Consumer Privacy Act. To learn more about CCPA visit State of California Department of Justice website <https://oag.ca.gov/privacy/ccpa>.

Information We Collect & Share

Personal Information

When you visit or use our online services, we may collect personal information from or about you, such as your name, email address, mailing address, telephone number(s), account numbers, limited location information (for example, a zip code to help you find a nearby ATM), username and password. We may also collect payment card information, social security numbers, and driver's license numbers (or comparable) when you provide such information while using our online services and where we believe it is reasonably required for ordinary business purposes.

Usage and Other Information

In addition to the personal information described above, we may collect certain information about your use of our online services. We use this information to ensure that the Site functions properly and to maintain security.

Using pixel tags and similar technologies. We may capture pixel tags that may be used in connection with some Site pages and HTML-formatted email messages to, among other functions, track the actions of users and email recipients, measure the success of our marketing campaigns and compile statistics about Site use and response rates.

Using your IP address. We may capture the Internet Protocol (IP) address of the device you use to connect to the online service, the type of operating system and browser you use, and information about the site you came from, the parts of our online service you access, and the site you visit next. Our third-party partners, or we, may also use cookies, web beacons, or other technologies to collect and store additional information about your visit to or use of our online services. In addition, we may later associate the usage and other information we collect online with personal information about you.

First Guaranty Bank Mobile

For your convenience, First Guaranty Bank offers you access to some of our products and services through mobile applications and mobile-optimized websites ("First Guaranty Bank Mobile - MyFGB"). When you interact with us through Mobile - MyFGB, we may collect information such as unique device identifiers for your mobile device, screen resolution and other device settings, information about your location, and analytical information about how you use your mobile device. We may collect certain information such as precise geo-location information, photos, and images used for mobile check deposits through First Guaranty Bank Mobile - MyFGB.

Additional Sources of Information

We may also collect information about you from additional online and offline sources, including co-branded partner sites or commercially available third-party sources, such as credit reporting agencies. We may combine this information with the personal and other information we have collected about you under this Online Privacy Policy.

Use of Information

We may use the information discussed above in several ways, such as:

- Processing applications and transactions;
- Verifying your identity (such as when you access your account information);
- Preventing fraud and enhancing the security of your account or our online services;
- Responding to your requests and communicating with you;
- Managing your preferences;
- Performing analytics concerning your use of our online services, including your responses to our emails and the pages and advertisements you view;
- Providing you tailored content and marketing messages;
- Operating, evaluating, and improving our business (including developing new products and services; improving existing products and services; performing data analytics; and performing accounting, auditing, and other internal functions);
- Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations, and our policies; and for any other purposes that we may specifically disclose when you provide or collect your information.

We may also use data that we collect on an aggregated or anonymous basis (such that it does not identify any individual customers) for various business purposes, where permissible under applicable laws and regulations.

Disclosure of Information

We may share the information we collect from and about you with our affiliates and other third parties. For example, we may share your information with:

- First Guaranty Bank third-party service providers;
- First Guaranty Bank affiliated websites and businesses to bring you improved service across our family of products and services, when permissible under relevant laws and regulations;
- Other companies to bring you co-branded services, products, or programs;
- Third parties or affiliates in connection with a corporate transaction, such as a sale, consolidation, or merger of First Guaranty Bank businesses; and
- Other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security, or technical issues; to respond to an emergency; or otherwise to protect the rights, property or security of our customers or third parties.

We may share anonymous or aggregated information with third parties to help deliver products, services, and content better tailored to our online services' users and other purposes.

Understanding Cookies, Web Beacons, and Other Tracking Technologies

We, our service providers, and other companies we work with may deploy and use cookies, web beacons, local shared objects, and other tracking technologies for various purposes, such as fraud prevention and monitoring our advertising and marketing campaign performance. Some of these tracking tools may detect the characteristics or settings of the specific device you use to access our online services.

"Cookies" are small amounts of data a website can send to visitors' web browsers. They are often stored on the device you are using to help track your areas of interest. Cookies may also enable us or our service providers and other companies we work with to relate your use of our online services over time to customize your experience. Most web browsers allow you to adjust your browser settings to decline or delete cookies, but doing so may degrade your experience with our online services.

Clear GIFs, pixel tags, or web beacons—typically one-pixel, transparent images located on a web page or in an email or other message—or similar technologies may be used on our sites and in some of our sites our digital communications (such as email or other marketing messages). They may also be used when you are served advertisements or otherwise interact with advertisements outside our online services. These are principally used to help recognize users, assess traffic patterns, and measure site or campaign engagement.

Local Shared Objects, sometimes referred to as "flash cookies," may be stored on your hard drive using a media player or other software installed on your device. Local Shared Objects are like cookies in terms of their operation but may not be managed in your browser in the same way.

Online Advertising

You may see advertisements when you use many of our online services. These advertisements may be for our products or services (including pre-screened offers of credit) or products and services offered by third parties. Which advertisements you see are often determined using the information we or our affiliates, service providers, and other companies we work with have about you, including information about your relationships with us (e.g., types of accounts held, transactional information, location of banking activity). To that end, where permitted by applicable law, we may share the information we collect from and about you with others.

Linking to Third-Party Websites

First Guaranty Bank may provide links to websites owned or operated by other companies ("third-party websites"). When you use a link online to visit a third-party website, you will be subject to that website's privacy and security practices, which may differ from ours. It would be best to familiarize yourself with the linked third-party website's privacy policy, terms of use, and security practices before providing any information on that website.

Security

We use reasonable physical, electronic, and procedural safeguards that comply with federal standards to protect and limit access to personal information. This includes device safeguards and secured files and buildings. Visit our Security Center for additional information about how we protect your Personal Information.

Please note that the information you send to us electronically may not be secure when transmitted to us. We recommend that you not use unsecured channels to communicate sensitive or confidential information (such as your Social Security number).

Updating your information

Keeping your account information up to date is very important. You may review or update certain account information by logging in and accessing "online banking." If you are not able to change the incorrect information online or prefer to request changes offline, please use the Contact Us option on our website or the below URL. <https://www.fgb.net/contact-us>

Children's Online Privacy Policy

We do not collect information on our website for any persons under 13 years old. Children under the age of 13 are protected from the online collection of personal information by the Children's Online Privacy Protection Act (COPPA). To learn more about COPPA visit the Federal Trade Commission's website <https://www.ftc.gov/legal-library/browse/rules/childrens-online-privacy-protection-rule-coppa>.

Changes to this Online Privacy Policy

We may change this Online Privacy Policy from time to time, and we will let you know by appropriate means by posting the revised policy on this page with a new "Last Updated" date. Any changes to this Online Privacy Policy will become effective when posted unless otherwise indicated.