

MOBILE PRIVACY POLICY

FACTS

WHAT DOES STELLAR BANK DO WITH YOUR PERSONAL INFORMATION FROM THE MOBILE APPLICATION?

Why?

The mobile application requests access to information stored on your device or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account(s).

It is important for you to understand that:

- Before granting access to this information, you will be prompted to give the application that permission
- If you do not wish to grant that permission, you may decline
- If you later change your mind, those permissions can be updated in your device's settings

What?

The types of information your application will request access to include:

- Location - Allows access to locations for functions such as maps and directions, etc.
- Contacts - Allows access to contacts to perform functions such as person-to-person payments, receipts list, etc. Contacts may also be collected by third-party providers to enable banking services
- Camera - Allows access to camera to perform functions such as Receipt Capture, Mobile Remote Deposit, Secure Message attachments, etc.
- Images - Allows access to stored images on the device such as Receipt Capture, Mobile Remote Deposit, Secure Message attachments, etc.
- Audio - Allows access to the device's microphone to perform functions such as chat, etc.
- Phone State - Allows access to information about the user's device for device identification related to malware and anti-phishing software and for diagnostics

How?

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.

The application information is retained in accordance with state and federal record retention laws. Please contact us to determine specific timeframes for your personal stored information and if that information may be deleted.

Questions?

If you have any questions about the information included in this **Mobile Privacy Policy** or about the mobile application, please contact Stellar Bank by calling 713.499.1800 or go to stellar.bank.

You can also access the bank's full Privacy Policy by clicking [here](#).