

## **ONLINE PRIVACY POLICY**

**Effective Date:** January 1, 2020

This Privacy Policy describes the practices of **Northpointe Bank** (“we” or “us”) with respect to personal information we may collect from you when you visit or use our Web sites and mobile applications that display or link to this Privacy Policy (the “Sites”), and our practices for collecting, using, and sharing that information.

### **Collection of Personal Information**

“Personal information” is individually identifiable information about an individual that we collect online and that we maintain in an accessible form.

We collect personal information that you voluntarily provide when you visit or use our Sites including your first and last name, street address, telephone number, email address, social security number, and other information you submit through the Sites.

We also collect information automatically as you visit our Sites (“Technical Information”). We may collect Technical Information including IP addresses, geolocation data, and information collected through the use of cookies, web beacons or pixels or other tags, identifiers or technologies as they may become available or change over time.

In some cases, we may receive certain personal information from you about a third party. For example, if you apply for one of our financial products, you may provide the personal information of a third party. If you submit any personal information about another individual to us, you are responsible for making sure that you have the authority to do so and to allow us to use their personal information in accordance with this Privacy Policy.

### **Use of Your Personal Information**

We use the Personal Information we collect to provide our services to you, to improve our services and Sites, and to protect our legal rights. In addition, we may use the personal information we collect to:

- Provide financing to you.
- Process your payments.

- Provide customer service to you.
- Maintain or service your account.
- Verify your information.
- Communicate with you about our Sites or services or to inform you of any changes to our Sites or services.
- Maintain and improve our Sites and services.
- Defend our legal rights and the rights of others.
- Efficiently maintain our business.
- Comply with applicable law.

## **Sharing of Personal Information**

We may share personal information with third parties in the following circumstances:

- When authorized by you.
- When necessary to provide you with a product or service you have requested.
- With third party service providers retained to perform services on our behalf. These service providers are not authorized to use or disclose the information except as necessary to provide services to us.
- If we are required to do so by law or pursuant to legal process or in response to a request from law enforcement authorities or other government officials.
- When we believe disclosure is necessary or appropriate to prevent physical harm or financial fraud or theft, or in connection with an investigation of suspected or actual illegal activity.
- In connection with the sale or transfer of all or a portion of our business or assets to a third party.

## **Your Choices and Rights**

To review details of the personal information we have collected about you through your use or visitation of our Sites or to request changes to any inaccurate personal information about you, please contact us at [support@northpointe.com](mailto:support@northpointe.com). We will handle any such request in accordance with applicable law including taking reasonable steps to verify your identity before implementing your request.

## **Tracking Technologies and Advertising**

Your browser and your device may enable you to limit the use of cookies and other technologies used by us to collect Technical Information. You can disable our cookies or all cookies through your browser settings. However, please note that you may not be able to use all the features of our Sites if you limit the Technical Information you share with us. In addition, our Sites are not designed to respond to "do not track" requests from browsers.

Some applications and services embedded within, or linked from, our Sites are controlled by third-party providers. These third-parties may use cookies to collect information about you when you use our Sites or navigate away from our Sites. These third parties may also have privacy policies that differ from ours. For example, they may collect personal information about your online activities over time and across different websites and other online services, and may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third-parties' collection or use of your information or their privacy practices, and this Privacy Policy does not apply to any third-party website or service you may access through our Sites. You can generally opt-out of receiving interest-based advertisements from members of the Network Advertising Initiative or the Digital Advertising Alliance by visiting their opt-out pages: (<http://optout.networkadvertising.org/>) and (<http://www.aboutads.info/choices/>). If you opt-out using these links, you may continue to receive non-personalized advertisements.

## **Google Analytics**

We use Google Analytics, a web analytics service provided by Google, Inc. Google Analytics uses cookies or other tracking technologies to help us analyze how users interact with the Site and Services, compile reports on their activity, and provide other services related to their activity and usage. The technologies used by Google may collect information such as your IP address, time of visit, whether you are a returning visitor, and any referring website. The technologies used by Google Analytics do not gather information that personally identifies you. The information generated by Google Analytics will be transmitted to and stored by Google and will be subject to Google's [privacy policies](#). To learn more about Google's partner services and to learn how to opt-out of tracking of analytics by Google, click [here](#).

## **Changes and Questions**

We reserve the right to amend this Privacy Policy at our discretion and at any time. When we make changes to this Privacy Policy, we will notify post the updated Privacy Policy on the website and update the Privacy Policy's effective date.

If you have questions about this Privacy Policy or our practices with respect to personal information, please email us at [support@northpointe.com](mailto:support@northpointe.com). You may also write to us at:

Northpointe Bank  
Attn: Customer Service  
3333 Deposit Drive  
Grand Rapids, Michigan 49546

### **Your California Privacy Rights**

If you are a California resident, please be advised that the California “Shine the Light” law, Cal. Civ. Code §§ 1798.80 – 1798.84, does not apply to us because we are financial institution subject to the California Financial Information Privacy Act, Cal. Fin. Code §§ 4050 – 4060.

However, the California Consumer Protection Act (“CCPA”) may provide you with additional rights regarding our use of your Personal Information. To learn more about your California privacy rights, review our CCPA Privacy Policy [here](#).

### **Children’s Online Privacy Protection Act of 1998**

Accounts for minors may not be opened online and we do not collect, use, and/or disclose personal information from and about children on the Internet.