Keeping financial and personal information secure is one of our most important responsibilities. National Bank of Middlebury is committed to protecting the information of our customers and other visitors who use our website. We value your trust and handle all personal information with care. As with information we collect through other means, we use the information you provide online to respond to your needs, service your accounts, and provide you with information about other services.

This online privacy statement explains how we collect and use information you provide through your interaction with the National Bank of Middlebury website and mobile applications. It does not apply to information obtained by other methods or controlled by other agreements such as our general Privacy Notice outlined above.

Links to Other Websites

Our website contains links to other websites for your convenience and to help you obtain additional information about a product, service or topic. Examples of sites to which we may link are LoanWebCenter, Main Street Checks, MortgageWebCenter, and the FDIC. We are not responsible for the data collection practices, privacy practices or content of any third-party website to which nbmvt.com links. We invite you to review the terms and the individual privacy policies of any third-party website you visit.

Communication

National Bank of Middlebury will never contact you electronically (phone call, email, text, etc.) to obtain your information. Any such communication should be reported to the bank immediately. National Bank of Middlebury will never ask for private information to be sent via unencrypted email.

Text Messaging

National Bank of Middlebury customers may utilize text messaging (SMS) to communicate with our organization at 802-388-4982. At any time, a customer can send 'STOP' to 802-388-4982 to opt out. We will not share text message opt-ins with third parties for marketing/promotional purposes.

Application Permissions

Users of National Bank of Middlebury mobile banking application downloaded from Google Play and the Apple App Store have access to a variety of features, some that may require permissions. These permissions are optional. Below are the permissions and what they are used for.

National Bank of Middlebury Mobile Applications

The following permissions pertain to the use of the National Bank of Middlebury mobile banking app:

Permission	Function
Camera	Allows access to the device's camera for mobile remote deposit
Location	Allows access to location to collect, transmit, and leverage geolocation for enabling features such as, but not limited to, card use and alerts to prevent fraudulent activity
Contacts	Allows access to your contacts and contact list to utilize person-to-person payments such as Zelle®
Notifications	Allows application to send real-time alert notifications for requested account events
Biometrics	Allows access to biometrics and fingerprints stored in your phone to use these methods to log in to your account instead of your password
Browser or Device Information	Most browsers or devices collect information such as computer type, screen resolutions, operating system name and version, internet browser, the name and version of the application you are using. This information is used to make sure that everything in the application is functioning properly.
Application Information	When you download and use this application, we may track and collect usage data based on your specific device.

How Do We Use This Information?

When you visit our website, we may collect and store information about your visit on an anonymous, aggregate basis and use it for internal review purposes only. This information may include the date, time and length of your visit, the pages you visit on our website, the web browser used, the domain from which you access the internet, the Internet Protocol (IP) address (to determine location), links clicked and conversion information.

National Bank of Middlebury may use the information we collect to analyze and track data, determine what content is most popular, measure the number of visitors to different sections of our website, and assist us in making our website more useful to consumers based on their interests.

The anonymous information about your visits may be collected by using various technologies, such as cookies. Cookies are small text files placed on your computer or other devices you may be using, such as a tablet or smartphone when you visit a website. The cookie is a randomly generated 18-digit ID number that uniquely identifies a web browser on a specific computer, but is not used to identify an individual person. Cookies allow a website to recognize a particular device or

browser and remember information about that device's preferences when visiting the website again.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can modify your browser setting to decline cookies if you prefer. If you block all cookies, you may find that certain features on our website will not work properly.

National Bank of Middlebury does not share information concerning you with unaffiliated third-party vendors for their marketing purposes. However, we may use some of the information that we collect concerning you in order to execute our own marketing programs, either directly or through a third-party service concerning National Bank of Middlebury products and services that may be of interest to you and to evaluate the effectiveness of these programs.

Children's Online Privacy

Our website is a general audience site, and we do not knowingly collect personally identifiable information from children under the age of 13 without parental consent. Should a child whom we know to be under 13 makes known to us his or her personally identifiable information, we will use that information only to respond directly to that child to inform him or her that we must have parental consent before receiving his or her personally identifiable information.

Digital Banking

We recommend using either Microsoft Edge, Safari, Chrome, or Firefox to access Digital Banking. The Safari browser works on some models of Apple devices. If you are unable to access our bank website using Safari on an Apple device, the Google Chrome browser is compatible with both Apple devices and our digital banking application. If you use another type of browser, you may not be able to access Digital Banking, or your connection may not be as secure. National Bank of Middlebury is committed to protecting your personal information and privacy. We use Secure Socket Layer (SSL) technology to encrypt your data and provide server authentication and message integrity, allowing you to bank safely and securely online.

Changes to this Online Privacy Statement

National Bank of Middlebury reserves the right to amend this Online Privacy Statement as needed to reflect legal and regulatory changes, technological advancements, or changes in National Bank of Middlebury practices.

Last updated: May 21, 2024

How to contact us about this Online Privacy Statement

If you have any questions about our website or this privacy statement, please contact our Customer Support Team at 877-508-8455.

Last updated: May 21, 2024