

Customer Service: 1-844-966-5622

## Online Privacy, Security & Information Gathering Policy

Last Reviewed: March 19, 2025

This outlines the policies relating to privacy, security and information gathering put in place by ZYNLO, a division of PeoplesBank, Holyoke, MA member of the Federal Deposit Insurance Corporation ("FDIC") ("ZYNLO", the "Bank" or "Issuer") on behalf of NYMBUS Inc. ("NYMBUS"), the program partner responsible for managing ZYNLO accounts. "We", "our", and "us" refer to NYMBUS and/or the Bank, our successors, affiliates, or assignees. "You" and "your" refer to the user of the services provided by Bank and NYMBUS.

### Privacy

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.

[VIEW FULL PRIVACY NOTICE - https://zynlobank.com/file/privacyPolicy](https://zynlobank.com/file/privacyPolicy)

### Children's Online Privacy

We do not knowingly collect, use, or maintain any information through our websites from or about children who are under the age of 13 years. If we determine that a child under the age of 13 has provided us with information through one of our websites, we will use this information only to notify his or her parents that the information was received.

NYMBUS and ZYNLO are committed to safeguarding your confidential information and maintaining the security of our online products and services. In addition to this statement, please view our full Privacy Notice, that addresses our general policies for collecting and sharing customer information.

### Security

We maintain appropriate physical, electronic and procedural safeguards to protect the security, integrity and privacy of your personal information. Information you submit through the ZYNLO website is encrypted to industry standards. No confidential or personal information should be sent through regular email since those email transmissions may not be secure.

We continually review our security safeguards in order to protect customer information that we gather, transmit and store in connection with our online products and services.

## Passwords and Mobile Security

We recommend you safeguard your identity and personal information by using effective password protection and access our services using only secure devices. Without limiting any other provisions herein, you agree that we have no liability or obligation related to (i) your creation of any user ids or passwords used to access our services; or (ii) your use of any mobile or other devices to access our services. Use of third-party devices is solely at your own risk. Please refer to the section, Security - Protect yourself from scams.

## Security - Protect yourself from scams

Scammers use several different methods to try and lure you into giving them the personal financial information they require, to commit fraud and theft. These methods include seemingly "official" email messages, phone calls, and even text messages from your banking institutions, stating problems with your account in various ways, to create a sense of legitimacy and urgency for action.

**Phishing:** the criminally fraudulent process of attempting to acquire sensitive information such as usernames, passwords and credit card details by masquerading as a trustworthy entity in an electronic communication, which is typically email.

**Vishing:** the criminal practice of using social engineering over the telephone system, most often using features facilitated by Voice over IP (VoIP), to gain access to private personal and financial information from the public for the purpose of financial reward.

**Smishing:** a form of criminal activity using social engineering techniques similar to phishing. The name is derived from "SMS phISHING". SMS (Short Message Service) is the technology used for text messages on cell phones.

ZYNLO will never ask for any sensitive information from their customers in these ways, and we urge you to be suspicious of any e-mail, text message, or caller, asking you to "verify account information." If you ever have any doubts as to the validity of these communications, please keep the following points in mind:

- Never give out your personal financial information in response to an unsolicited phone call, text, fax or email, no matter how official it may seem.
- Do not respond to email that may warn of dire consequences unless you validate your information immediately. Contact ZYNLO to confirm the email's validity using a telephone number or Web address you know to be genuine.
- Check your bank account statements regularly and look for unauthorized transactions, even small ones. Some thieves hope small transactions will go unnoticed. Report discrepancies to ZYNLO immediately.
- When submitting financial information online, look for the padlock or key icon at the bottom of your Internet browser. Also, many secure Internet addresses, though not all, use "https" to signify that your information is secure during transmission.
- Report suspicious activity to the [Internet Crime Complaint Center](#), a partnership between the FBI and the National White Collar Crime Center.
- If you have responded to a fraud message contact ZYNLO immediately so we can protect your account and your identity.

## Information Gathering, Data Collection & Cookies

**Information Gathering:** We obtain information about our clients and website users in the following ways:

1. **Direct Collection:** We collect information directly when you voluntarily provide it through online forms, registration for services, or other interactions on our website.
2. **Indirect Collection:** We may also collect information indirectly, such as through internet access logs. When you access our website, your internet address is automatically collected and stored in our internet access logs. We may also record other details about your visit, such as:
  - The URLs of the websites and pages you visit before, during, and after your visit to our website.
  - The times and dates of your visits.
  - Information about the hardware and software you use.
  - Additional technical data that may be available.

**Cookies:** We use cookies—small data files stored on your device—to improve your browsing experience and collect information about your visit to our website. Cookies help us understand how you navigate our site, what information you view, and how you entered our website. We do not use cookies to store or transmit personally identifiable information.

There are two main types of cookies we use:

- **Session Cookies:** These are temporary cookies that are deleted once you close your browser. They help with navigation within our website and ensure its functionality.
- **Persistent Cookies:** These remain on your device after you leave the website and help us remember your preferences for future visits.

**Cookie Consent:** By accessing our website, tracking may begin immediately. You will be presented with a cookie consent banner that allows you to accept or decline the use of non-essential cookies (such as those used for analytics and advertising).

- If you click 'Accept', you consent to our use of cookies for all purposes outlined in this policy, including personalized content and analytics.
- If you click 'Decline', only essential cookies necessary for the operation of the website will be used.

You can change your cookie preferences at any time by clicking 'Manage Cookie Preferences' in the footer of our website. This will allow you to review and adjust your consent choices, including accepting or declining non-essential cookies, as well as adjusting other cookie settings based on your preferences.

**Third-Party Cookies & Tracking:** We also use cookies from advertising partners, as well as transparent GIFs and web beacons, to help us analyze the effectiveness of our advertising campaigns. These technologies help us measure interactions with our ads and improve our marketing efforts. We do not collect personally identifiable information through these tools, and we ensure that any data is handled according to our privacy practices.

Additionally, we may provide aggregate, anonymized data to non-affiliated third-party providers

who assist in compiling statistical reports or other information to help us improve our website.

**Managing Cookies:** You can block cookies by adjusting your browser settings or using specialized software. However, please be aware that blocking cookies or using certain security settings may limit your ability to access certain website features, including logging into your account or accessing personalized services.

If you use Do Not Track (DNT) signals while visiting our website, we will respect your preferences and will not collect information about your visit. Similarly, no third-party services included on our site will collect data in response to DNT signals.

#### Changes to this Policy

This Online Privacy, Security & Information Gathering Policy is subject to change. Please review it periodically. If changes are made, the effective date at the top of this Policy will be revised. Any changes to this Policy will become effective when posted unless indicated otherwise.