Internet Privacy Policy

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Introduction

At BankWest, we take protecting your privacy and confidentiality very seriously. Here is an overview of our online privacy practices, covering the online collection, use and disclosure of information collected from visitors to our websites and mobile applications, including but not limited to www.bankwest-sd.bank, BankWest's Mobile Banking applications, via e-mail or social media accounts that BankWest owns and controls, herein referred to as "Websites." Please also refer to our Privacy Policy for additional information regarding other general privacy practices and your privacy rights. In addition, you may be subject to other contractual terms in accordance with products you select and their related service agreements.

The Information We Collect

We may collect both "Customer Information" and "Aggregate Customer Information" from visitors to our Websites. The term "Customer Information" means information that can identify a specific customer or be identified back to a specific customer. The term "Aggregate Customer Information" is a compilation of information that does not identify a specific customer, such as date and time of visit, IP addresses, demographic information, website pages visited, or the browser used.

Your Customer Information

Customer information collected may include data such as name, address, email address, phone number, Social Security number, date of birth, driver's license, employer, account data and other credit verification information.

Aggregate Customer Information

We collect Aggregate Customer Information for a variety of purposes, including using it to enhance your online customer experience. For example, collection of Aggregate Customer Information enables us to gather and store information such as domain and browser information. This information allows us to measure traffic on various sections of our Website, monitor performance, and respond to customer needs. We may share "Aggregate Customer Information" with selected third parties, such as tracking product promotions, but this information will never identify you individually as a customer or include your personal identifying information.

Technology We Use on Our Websites

Various tools are used to gather and analyze website visits and sessions to help make your online experience better.

One of the ways we gather information about customer visits is through cookies. Cookies are electronic files recorded by your browser that retain information about your Website visits on your computer's hard drive. We use cookies to record information on customers' visits and use of our Website in order to administer and improve our Website. We do not use cookies to store or transmit any personal identifying information. Temporary "session" cookies are also used to facilitate customer navigation within our Site during their visit. "Session" cookies are deleted once you close your Internet browser.

We may also use “persistent” cookies that are retained on your computer after your visit ends so we can identity your preferences and enhance your next visit to our Website. In addition, cookies help us manage and monitor Internet traffic from third-party websites to ours as well as which areas of our Website are used most often and for how long. We may provide this type of Aggregate Information to non-affiliated application service providers that compile statistical or other information for us. This feedback and analysis allows us to continually update our Website. You can block cookies by changing the settings on your Internet browser or through the use of software programs specifically designed to block cookies. You should be aware that by blocking cookies or using certain security software settings that these actions may prevent you from logging onto your accounts or limit your online activities.

Clear GIFs or pixel tags—typically one-pixel, transparent images located on a webpage or in an email or other message—or similar technologies may be used on our sites and in some of our digital communications such as email or other marketing messages. They may also be used when you are served advertisements or you otherwise interact with advertisements outside of our online services. These are principally used to help recognize users, assess traffic patterns and measure site or campaign engagement. This information is anonymous and does not include identifiable customer or personal information. Again, this data is used to continually improve our Website and your visits.

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.

Heat Mapping and Session Recording

Heat Mapping services are used to display the areas of a page where Users most frequently move the mouse or click. This shows where the points of interest are. These services make it possible to monitor and analyze web traffic and keep track of User behavior. Some of these services may record sessions and make them available for later visual playback.

Online Advertising

You may see advertisements when you use some of our online services. These advertisements may be for our own products or services. Which advertisements you see is often determined using the information we or our affiliates, service providers and other companies that 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 with others the information we collect from and about you.

Online behavioral advertising (also known as “OBA” or “interest-based advertising”) refers to the practice of collecting information from a computer or device regarding a visitor’s web-browsing activities across non-affiliated websites over time in order to deliver advertisements that may be of interest to that visitor based on their browsing history. Through OBA, we hope to deliver advertisements that are most likely to be of interest to you using information about your other web-browsing activities (e.g., the web pages you

visit, search terms you enter, and the way you move through our online services on your computer or device) or your personal profile (e.g., demographic or location information). Certain companies we work with may set cookies and use related tracking technologies, such as the clear GIFs discussed above, throughout our online services or in our communications to support these OBA efforts. If you do not want your information collected and used by the companies we work with for OBA purposes, you can opt out of this form of OBA by following the instructions in the next section.

Opting Out of "Online Behavioral Advertising" (OBA)

There are two (2) ways that you can opt out of OBA from certain ads on third-party websites. One way is through the cross-industry Self-Regulatory Program for Online Behavioral Advertising (Opens Overlay) managed by the Digital Advertising Alliance (DAA). To opt out of OBA, please click on the following link and follow the instructions: http://youradchoices.com. Another way to opt out of OBA is by clicking on the Advertising Options Icon featured on certain BankWest ads on third-party websites. When clicked it (i) describes the collection and uses of data gathered at the relevant third-party website and (ii) provides a way for you to opt out of data collection and use by the third parties listed for the purposes of OBA. If you choose to opt out, our service provider will communicate your opt out election to the relevant thirdparty advertising partners and a cookie will be placed on your browser indicating your decision to opt out.

Bear in mind that because cookies are stored by your browser, if you use different browsers on your computer, or multiple computers and devices that have browsers and you do not wish to have cookies collect information for OBA purposes, you will need to opt out of OBA from each browser on each of the computers and devices that you use. Please note that even if you opt out of OBA, you may still receive advertisements from us; they just won't be customized based on your web-browsing activities on third-party websites.

Use of Customer Information

We use information provided by Website visitors consistent with their actions (such as applying for a product or service, opening accounts, requesting information, assisting in completing transactions, or for employment inquiries and applications) and with other disclosures and agreements on our Website. We may aggregate individual visitor or customer information for further analysis.

Disclosure of Customer Information

We may disclose customer and visitor information, as permitted by law, and: (1) consistent with our privacy notices and other account disclosures; (2) to comply with applicable laws; (3) to respond to governmental inquiries or requests; (4) to comply with legal processes; (5) for security purposes and to protect our customers, Website, brand, or other BankWest legal interests.

Children's Online Privacy Protection Act Information

We recognize that protecting children's identities and privacy is important. We do not knowingly market to or solicit information from children under thirteen (13) without the affirmative consent required under applicable law.

USA PATRIOT Act:

To help the government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account.

What this means to you: When you open an account, we will ask for your name, physical address, date of birth, tax payer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

Notice to International Users:

The Sites and bank products and services are offered and hosted in the United States and subject to U.S. law, and are intended for users located only in the U.S. If you are accessing the Sites or bank products and services from outside the United States, please be advised that U.S. law may not offer the same privacy protections as the laws of your jurisdiction. By accessing and using the Sites or bank products and services, you consent to the transfer to and processing of your personal information in the U.S.

California Resident Privacy Rights:

If you are a California resident, California law may provide you with additional rights regarding our use of your personal information; subject to exclusions from the rights granted under California law with respect to certain information governed by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or the California Financial Information Privacy Act (FIPA).

Subject to certain exceptions, California residents have the following rights regarding their personal information:

- **Access to Personal Information and Data Portability Rights.** The right to request that we disclose certain personal information to you about our collection, use, disclosure and sale of your personal information over the prior twelve (12) month period. Once we receive and confirm your verifiable request, we will disclose to you: the categories of personal information collected, the sources collected from, the purpose for collection, the categories of third parties shared with, and the specific pieces of personal information collected about you.
- **Deletion Request Rights.** The right to request we delete any of your personal information we've collected from you and retained (subject to exceptions granted under law). Once we receive and confirm your verifiable request, we will delete your personal information records, unless an exception applies.

To exercise a request described above, a California resident may call our toll-free number: 800-253-0362.

Only a California resident, or someone legally authorized to act on such California resident's behalf, may make a verifiable consumer request related to his or her personal information. In connection with submitting a request, we may require you to provide certain of the Identifiers noted above and your relationship status. In general, we have the right to require you to provide written permission granting authority to your representative and for your agent to verify its identity directly with us, and we may deny a request from your representative who does not submit proof of authorization as we request.

A California resident may only make a verifiable consumer request for access or data portability twice within a twelve (12) month period. The verifiable consumer request must provide sufficient information that allows us to reasonably verify the requestor is the person about whom we collected personal information or an authorized representative and describe the request with sufficient detail that allows us to properly understand, evaluate, and respond to it. We cannot respond to a request or provide personal information if we cannot verify the identity or authority to make the request.

We will endeavor to confirm receipt of a request within ten (10) days following submission and provide information about how we will process the request. We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to an additional forty-five (45) days), we will provide notice in writing explaining the reason for the extended time period. Making a verifiable consumer request does not require a California resident to create an account with us. We will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will only cover the twelve (12) month period preceding the request receipt date. If we deny a request, we will provide a response explaining the reasons we cannot comply with a request, if applicable.

In the preceding twelve (12) months, we have not sold and will not sell California resident personal information. The foregoing statement is subject to certain exclusions governed by sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or the California Financial Information Privacy Act (FIPA).

A California resident has the right to not receive discriminatory treatment by BankWest for the exercise of the privacy rights conferred under California law. We will not discriminate against a California resident for exercising any of his or her rights.

Do-Not-Track signals are certain consumer browser settings that request that a web application disable its tracking of an individual user. While our Sites do not currently recognize Do-Not-Track signals, we do not track activities that occur on websites other than our own and declining to accept cookies will ensure that online activities on our Sites are not tracked.

Security Practices

We continually review our security safeguards in order to protect customer and visitor information that we gather, transmit, and store in connection with our Website. Please see the security section on this Website for additional information on steps you can take yourself to enjoy a safe and secure online experience.

Remember to educate yourself on scams and threats and to maintain your computer operating system and data security software up to date. We will never request that you provide, update or verify via email your personal or account information, including passwords, Social Security Number and PIN(s). If you receive such an email request, please call our Customer Service center immediately at 1-800-253-0362.

Third-Party Web Linking Practices

We may partner with reputable third-party companies to help provide additional products and services or information to you online. These third parties are always subject to a detailed evaluation process to review their relevant business practices; however, they may have different online disclosures, including security and privacy practices, than BankWest. Accordingly, when we link you to a third-party website using a hyperlink, we will notify you that you are leaving a Website under our direct control and subject to our policies, so that you can review their respective disclosures and policies.

In some cases we may also enter into co-branded relationships with other parties on the Internet to offer you additional products, services, or information. These co-branded websites may also use a hyperlink, and disclose they are “brought to you by,” “powered by,” “provided by,” or contain another company’s logo. In these circumstances our online disclosures, including security and privacy practices, still apply.

Online Surveys and Sweepstakes

We may conduct online surveys and contests from time to time in connection with the Website. You are not required to complete online surveys, sweepstakes, or promotions. Please refer to the rules for each sweepstakes or promotion as to specific requirements as well as how information that is obtained may be used consistent with our Privacy Policy and other disclosures.

Online Planning Tools

We make planning tools, such as mortgage and savings calculators, available. We do not currently store information that you enter into one of these planning tools or calculators. We do not represent the accuracy and use of these tools and you should independently verify the results

Effective Date and Policy Changes

This Online Policy is effective as of March 1, 2021. We reserve the right to change or amend this Online Privacy Policy at any time. Changes will be effective as of posting to the Website.

Contact Information:
If you have any questions or comments about this Internet Privacy Policy, please do not hesitate to contact us at:

Website: Contact Us
Email: info@bankwest-sd.bank
BankWest, Inc.
420 S. Pierre St.
Pierre, SD 57501