

Fidelity Bank Online Privacy Policy

Last Updated: June 16, 2026

At The Fidelity Deposit and Discount Bank (“Fidelity Bank”), we are committed to protecting your privacy and personal information and data. This Online Privacy Policy (“Policy”) explains how we collect, use, disclose, and protect your personal information and data when you visit our website, www.bankatfidelity.com, Fidelity Bank social media sites or pages, digital banking services (collectively, the “Sites”) and use our services.

By using our Sites, you agree to the collection and use of personal information and data in accordance with this Policy.

1. Introduction and Scope

This Policy applies to information and data collected when you visit or use Fidelity Bank websites, online banking services, mobile or tablet applications, digital advertising, social media pages, and other online services that link to or reference this Policy (collectively, the “Online Services”). If you have obtained a financial product or service from us for personal, family, or household purposes, information and data we collect from or about you will also be used and shared in accordance with Fidelity Bank’s Consumer Privacy Policy.

Our Contact Details: Fidelity Bank
P.O. Box 997
Scranton, PA 18501
fidelity@fddb.com
800-388-4380

We encourage you to read this Policy carefully to understand our practices regarding your personal information and data and how we will treat it.

The accuracy of your information is important. If you find that any personal information we have or have reported to another party does not appear to be accurate, please contact us.

2. Information We Collect

We collect information you provide directly, information collected automatically when you use our Online Services, and information we may receive from service providers, identity verification services, consumer reporting agencies, fraud-prevention providers, or other lawful sources. We may combine online information with information collected through other online or offline interactions with Fidelity Bank.

2.1. Personal Data

Depending on how you interact with us, the categories of personal information we may collect include:

- **Contact and identity information:** Name, mailing address, email address, telephone number, username, password, government-issued identifiers, and other information you provide through forms, applications, account access, or customer service requests.
- **Account, financial, and transaction information:** Account numbers, account balances, transaction history, payment card information, bill payment information, check images, statements, and other information needed to provide requested banking services.
- **Device and online activity information:** IP address, browser type, operating system, device identifiers, mobile carrier, general location, pages or screens viewed, referring website, access times, navigation paths, and similar usage information.
- **Communications and preference information:** Messages, support inquiries, survey responses, marketing preferences, alert settings, and information you provide when communicating with us.
- **Information from third parties:** Information from identity verification, fraud-prevention, consumer reporting, analytics, marketing, or service providers, as permitted by law.

2.2. Usage Data

We and our service providers may automatically collect information about your device and your interaction with our Online Services to support security, fraud prevention, site functionality, analytics, personalization, and service improvement.

- **Device information:** IP address, browser type and version, operating system, device type, device identifiers, mobile network information, language settings, and general location information.
- **Online activity information:** Pages or screens viewed, time spent, navigation paths, links clicked, access times, referring website, and interactions with digital advertising or communications.
- **Location information:** General location derived from IP address and, where enabled and permitted, mobile device location information used to provide requested services, support fraud detection, or improve account security.
- **Cookies and similar technologies:** Information collected through cookies, web beacons, pixel tags, local storage, software development kits, and similar technologies as described below.

2.3. Sensitive Personal Information

We may collect sensitive information only when necessary to provide requested services, authenticate your identity, detect or prevent fraud, comply with law, or support security and risk management. This may include government-issued identifiers, account credentials, financial account information, precise location information when you enable location services, biometric information if used for authentication, and similar information protected by applicable law. We do not use sensitive personal information for marketing or profiling unless permitted by law and, where required, with your consent.

2.4. Tracking Technologies

We and our service providers may use a variety of tracking technologies to operate and secure our Online Services, enable website functionality, remember user preferences, analyze usage, support and enable personalized advertising and communications, and improve the customer experience.

Tracking technologies that may be used to collect information about your interactions with our website and services include:

- **Cookies:** Small text files stored on your device that help support online sessions, remember preferences, improve functionality, and support security and fraud monitoring.
- **Web beacons, pixels, and clear GIFs:** Small images or code used to determine whether a webpage, advertisement, or electronic communication was accessed, opened, viewed, or clicked.
- **Local storage and similar technologies:** Technologies that store information on your device to support functionality, preferences, and return visits.
- **Log files and server logs:** Automatically recorded information about your device, browser, access times, online activity, and technical interactions with our Online Services.
- **Software development kits and mobile identifiers:** Technologies used in mobile applications to support functionality, security, analytics, alerts, and requested mobile services.

You may adjust your browser or device settings to limit or disable some tracking technologies, though certain features may not function properly without them.

3. How We Use Your Information

We use information collected through our Online Services for the following business, operational, security, compliance, and customer-service purposes:

- **Provide and maintain services:** To process transactions, open and service accounts, provide online and mobile banking features, send alerts, respond to requests, and deliver customer support.
 - **Verify identity and protect accounts:** To authenticate users, verify identity and location, prevent unauthorized access, detect and prevent fraud, and maintain security controls.
 - **Improve and personalize services:** To analyze usage, troubleshoot issues, improve functionality, personalize content, and enhance products and services.
 - **Communicate with you:** To provide administrative messages, security notices, account-related communications, service updates, and marketing communications where permitted.
 - **Advertising and analytics:** To measure the effectiveness of digital advertising and deliver information about products and services that may be relevant to you, subject to applicable law and available choices.
 - **Compliance, legal, and risk management:** To comply with laws, regulations, subpoenas, audits, regulatory requests, legal process, contractual obligations, and internal policies.
 - **Aggregated or de-identified information:** To create and use information that does not reasonably identify you for analytics, research, product improvement, fraud prevention, and other lawful purposes.
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- **Other ways as required or permitted by law or with your consent.**
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4. How We Share Your Information

We may share information collected through our Online Services as permitted by law and as needed to provide, secure, and improve our services. If you have obtained a consumer financial product or service from us, our sharing of certain information is also governed by Fidelity Bank's Consumer Privacy Policy. Where appropriate, we will limit sharing of your information in accordance with the choices you have provided us.

4.1. Affiliates and Service Providers: We may share information with Fidelity Bank affiliates, vendors, technology providers, payment processors, analytics providers, fraud-prevention providers, marketing providers, and other service providers that perform services for us or on our behalf.

4.2. Legal Requirements: We may disclose your personal data to third parties in the good faith belief that such action is necessary to:

- Comply with a legal obligation (e.g., subpoena or court order).
- Protect and defend the rights or property of Fidelity Bank.
- Detect, prevent or investigate possible wrongdoing in connection with the service.
- Protect the security or personal safety of users of the service or the public.
- Protect against legal liability.

4.3. With Your Consent: We may disclose your personal data for any other purpose with your explicit consent.

4.4. Aggregated or De-identified Data: We may share aggregated or de-identified information that cannot reasonably be used to identify you.

5. International Data Transfers

Our Online Services are intended for users located in the United States. We may use service providers that process or store information in other states or countries, subject to contractual, security, and compliance safeguards.

Your information, including personal data, may be transferred to — and maintained on — servers located outside of your state, province, country, or other governmental jurisdiction where the data protection laws may differ from those of your jurisdiction.

6. Data Security and Retention

We maintain administrative, technical, and physical safeguards designed to protect information from unauthorized access, use, modification, and disclosure. While we strive to protect your personal data, no method of transmission over the internet or electronic storage is completely secure, and we cannot guarantee absolute security. We will never ask you for personal information in an email from us (for example, username, password, Social Security number or account number).

6.1. Data Security: We employ industry-standard technical and organizational security measures to protect your personal data from unauthorized access, alteration, disclosure, or destruction. These measures include:

- **Encryption and secure transmission:** Use of security measures designed to protect information transmitted through our Online Services.
- **Access controls:** Restricting access to information to authorized personnel and service providers with a business need.
- **Monitoring and fraud prevention:** Use of controls designed to detect unauthorized activity, suspicious transactions, and security events.
- **Vendor oversight:** Contractual and oversight practices for service providers that process information on our behalf.
- **Employee training and policies:** Internal policies, training, and procedures designed to support privacy and information security.

6.2. Data Maintenance and Retention: We may maintain records of your online and offline communications with us, including when you contact us through the Sites or otherwise communicate with us, such as by email, phone, and postal mail. We will retain your personal information and data only for as long as is necessary for the purposes set out in this Policy, unless a longer retention period is required or permitted by law (e.g., for legal, tax, or accounting purposes).

When we no longer need your personal information or data, we will securely delete or anonymize it in accordance with applicable law.

7. Your Data Protection Rights

You may have choices regarding information collected through our Online Services, including choices related to cookies, marketing communications, location services, and certain information sharing addressed in Fidelity Bank's Consumer Privacy Policy.

- **Cookies and browser controls:** You may be able to manage cookies and similar technologies through your browser or device settings. Disabling certain technologies may affect the availability or functionality of our Online Services.
 - **Marketing communications:** If you receive marketing emails or text messages from us, you may follow the opt-out instructions included in those communications or contact us using the information below. We may still send account, security, transactional, or service-related communications.
 - **Location services:** If you consent to mobile location collection, you may later adjust the location permissions on your device. Certain features may not function if location services are disabled.
 - **Do Not Track signals:** Some browsers transmit “Do Not Track” signals. Because there is no uniform standard for responding to these signals, our Online Services do not currently respond to them.
 - **Consumer privacy choices:** For information about choices available under federal financial privacy laws, please review Fidelity Bank’s Consumer Privacy Policy.
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8. Children’s Privacy

Our Online Services are not directed to children under the age of 13, and we do not knowingly collect personal information from, or send unsolicited promotions to, children under 13 without parental consent.

For more information on the Children’s Online Privacy Protection Act (“COPPA”), please visit the Federal Trade Commission website at www.ftc.gov

9. Links to Other Websites

Our Online Services may contain links to third-party websites, tools, platforms, or services. If you access a third-party site, you are subject to that third party’s privacy and security practices.

Our services may contain links to other websites that are not operated by us. If you click on a third-party link, you will be directed to that third party’s site. We strongly advise you to review the privacy policy of every site you visit.

We have no control over and assume no responsibility for the content, privacy policies, security or practices of any third-party sites or services.

10. Social Media

Fidelity Bank has official pages on social media services such as Facebook®, X®, LinkedIn®, YouTube®, Instagram®, Pinterest®, and Snapchat®. When you interact with us on these pages or elsewhere on social media, we may collect

information such as your likes, interests, feedback, and preferences. We may collect additional information from social media companies if you choose to share with them and they, in turn, share such information with us.

Any posts you make on our official social media pages, including posts that contain pictures, comments, suggestions, opinions, complaints, or personal information, are available to others who use those pages. Never include sensitive personal, financial, or other confidential information such as your Social Security number, account number, phone number, mailing address, or email address when posting or commenting online. Please refer to the privacy policies of the social media platforms when you interact with them online.

11. Changes to This Policy

We may update this Policy from time to time. When we make changes, we will revise the “Last Updated” date at the top of this Policy and post the updated Policy on this page and through our Online Services or otherwise provide notice as appropriate.

You are advised to review this Policy periodically for any changes. Changes to this Policy are effective when they are posted on this page. By continuing to use our Sites following such changes, you confirm your agreement to the terms of this Policy as in effect at that time.

12. Contact Us and Consumer Privacy Policy

If you have questions, requests, or complaints regarding this Policy or our online privacy practices, please contact Fidelity Bank using the contact information provided in Section 1.

For information about how Fidelity Bank collects, uses, and shares information about consumers who obtain financial products or services for personal, family, or household purposes, please review Fidelity Bank’s [Consumer Privacy Policy](#).
