

OAKWORTH ONLINE PRIVACY POLICY

Last updated: July 1, 2025

Introduction

Your privacy is important to us. We conduct regular assessment reviews and abide by rigorous privacy standards to ensure personal information we collect, use and share is protected. This Oakworth Online Privacy Policy (“**Policy**”) describes how Oakworth Capital Bank and our affiliates manage personal information about you when you interact with us online through our websites, event registration sites, mobile applications and social sites (“**Sites and Mobile Apps**”) through your computer, smartphone, tablet or other mobile devices (“**computer or mobile devices**”), and applies to information we collection from our Sites and Mobile Apps, in email and other electronic messages between you and the Sites and Mobile Apps, and when you interact with our advertising and application on third party websites and services, if those applications or advertising include links to this Policy.

This Policy explains

- How we collect personal information when you visit, use or interact with us online, and through our ads displayed through online services operated by us or non-affiliated third parties.
- How we may use or share personal information collected to deliver products and services to you and for advertising or event management purposes.

The term “**Oakworth**” or “**we**”, “**us**” or “**our**” in this Policy refers to banking and non-banking affiliates or subsidiaries of Oakworth Capital Bank that link to or reference this Policy.

By using our Sites and Mobile Apps, you agree to the terms and conditions of this Policy. Our online services covered by this Policy are intended for a United States audience. If you visit or use one of our online services, your information may be transferred or processed in the U.S.

Oakworth works with third-party providers who are contractually obligated to comply with our policies to protect information. However, if you visit or access one of these third-party provider sites or mobile apps, please review the online privacy practices of that site or mobile app to understand the specifics of how your online personal information may be collected, used and shared.

Please read this Policy carefully to understand our policies and practices regarding your personal information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Sites and Mobile Apps. By accessing or using the Sites and Mobile Apps, you agree to this Policy.

Updates to this Policy

This Policy is subject to change. We update this Policy periodically to comply with the most recent federal and local laws. Please review it whenever you have questions. If we make changes to this Policy, we will revise the Last updated date on this page.

Download our Oakworth Online Privacy Policy (PDF)

Children

Our Sites and Mobile Apps are not intended for children, as defined under applicable law. Children may not provide any information to or on the Sites and Mobile Apps. We do not knowingly collect personal information from children. If we learn we have collected or received personal information from a child, we will delete that information. If you believe we might have any information from or about a child, please contact us at the email address identified in the *Contact Information* section.

Information We Collect About You and How We Collect It

We collect several types of information from and about users of our Sites and Mobile Apps, including information:

- By which you may be personally identified, such as name, e-mail address, and other identifiers by which you may be contacted online or offline (“**personal information**”);
- About your internet connection, the equipment you use to access our Sites and Mobile Apps, and usage details.

We collect this information:

- Directly from you when you provide it to us.
- Automatically as you navigate the Sites and Mobile Apps. Information collected automatically may include usage details, IP addresses, device identifiers, and information collected through cookies, web beacons, and other tracking technologies.
- From third parties, including credit bureaus, affiliates, human resources management software providers, or other companies. This information may include your name, email address, telephone number, resume, prior experience and education, and other information you may provide when you join our talent community, create a job alert, or apply for employment with us (including availability).

Information You Provide to Us

The information we collect on or through our Sites and Mobile Apps may include:

- Information that you provide by filling in forms on our Sites and Mobile Apps, including when you contact us and sign up for email updates. This information may include your name, company, telephone number, email address, preferred contact method, preferred location, information related to the services you are interested in, and any comments you may provide.
- Information that you provide when you enroll in Online Banking. This information may include your social security number, driver’s license number, telephone number, access ID, passcode, date of birth, account number(s), and security questions and answers.
- Records and copies of your correspondence (including email addresses), if you contact us.

Information We Collect Through Automatic Data Collection Technologies

As you navigate through and interact with our Sites and Mobile Apps, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your use of our Sites and Mobile Apps, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Sites and Mobile Apps.
- Information about your computer, mobile device, and internet connection, including your IP address, operating system, browser type, and the device's unique device identifier.

We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking). For information on your choices for opting out of behavioral tracking on the Sites and Mobile Apps and how we respond to web browser signals and other mechanisms that enable consumers to exercise choice about behavioral tracking, see *Choices About How We Use and Disclose Your Information*.

The information we collect automatically helps us to improve our Sites and Mobile Apps and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Sites and Mobile Apps according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Sites and Mobile Apps.

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting, you may be unable to access certain parts of our Sites and Mobile Apps. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Sites and Mobile Apps.
- **Web Beacons.** Pages of the Sites and Mobile Apps and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit Oakworth, for example, to count users who have visited those pages or opened an email and for other related statistics (for example, recording the popularity of certain Sites and Mobile Apps content and verifying system and server integrity).

Third-Party Use of Cookies and Other Tracking Technologies

Some content or applications, including advertisements, on the Sites and Mobile Apps are served by third parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our Sites and Mobile Apps. The

information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and devices and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. For information about how you can opt out of receiving targeted advertising from many providers, see *Choices About How We Use and Disclose Your Information*.

How We Use Your Information

We use information that we collect about you or that you provide to us, including any personal information:

- To present our Sites and Mobile Apps and its content to you.
- To provide you with information, products, or services that you request from us.
- To understand how users interact with our Sites and Mobile Apps and gauge user interest.
- To improve our Sites and Mobile Apps and customize and optimize your experience.
- To conduct marketing and advertising activities.
- To collect and process applications for employment.
- To maintain the Sites and Mobile Apps and troubleshoot problems.
- To fulfill any other purpose for which you provide it.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us.
- To notify you about changes to our Sites and Mobile Apps or any products or services we offer or provide through it.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

We may also use your information to contact you about our own and third parties' goods and services that may be of interest to you. If you do not want us to use your information in this way, please see *Choices About How We Use and Disclose Your Information*.

Disclosure of Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose personal information that we collect or you provide as described in this Policy:

- To our subsidiaries and affiliates.

- To contractors, service providers, and other third parties we use to support our business, including: advertising networks, audio streaming providers, customer relationship management platforms (including HubSpot), data analytics providers (note that we use Hotjar in order to better understand our users' needs and to optimize the Sites and Mobile Apps and experience. Hotjar is a technology service that helps us better understand our users' experience (e.g., how much time they spend on which pages, which links they choose to click, what users do and don't like, etc.) and this enables us to build and maintain our Sites and Mobile Apps with user feedback. Hotjar uses cookies and other technologies to collect data on our users' behavior and their devices. This includes a device's IP address, device screen size, device type (unique device identifiers), browser information, geographic location, and the preferred language used to display our Sites and Mobile Apps), digital payments networks, marketing platforms, search engine optimization tools, social networks (including links to our Facebook, LinkedIn, and X (formerly Twitter) pages), tag management systems, technology providers, video sharing platforms (including YouTube- for more information about YouTube's collection of information, see Google's privacy policy at: <http://www.google.com/policies/privacy>), and web mapping platforms (our Sites and Mobile Apps may include Google Maps features and content. Google Maps may collect users' IP address, latitude and longitude coordinates, and search terms. For more information, please visit Google's privacy policy, available at: <https://policies.google.com/privacy>).
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Oakworth's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by Oakworth about our users is among the assets transferred.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your personal information:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To enforce or apply our agreements with you.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Oakworth, our customers, or others.

Choices About How We Use and Disclose Your Information

We strive to provide you with choices regarding the personal information you provide to us. We do not respond to Do-Not-Track signals at this time; however, we have enabled mechanisms to provide you with the following control over your information:

- **Tracking Technologies.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of the Sites and Mobile Apps may then be inaccessible or not function properly.

Google Analytics collects personal data through the Sites and Mobile Apps, including through the use of cookies. For information about how Google Analytics collects and processes data, please visit: <https://policies.google.com/technologies/partner-sites>. To opt out of having your information used by Google Analytics, please visit: <https://tools.google.com/dlpage/gaoptout/>. For more information, please visit Google's privacy policy at: <https://policies.google.com/privacy?hl=en&fg=1>.

Additionally, third parties, including Google, may place and read cookies on your browser, or use web beacons to collect information in connection with ad serving on or through the Sites and Mobile Apps. Our partners will collect personal information for personalization of ads and use cookies for personalized and non-personalized advertising and measurement. Ad serving may be based on users' visits to our Sites and Mobile Apps or other websites on the Internet, and your activity may be tracked over time and across websites. For information about how Google collects, shares, and uses data, please visit: <https://policies.google.com/technologies/partner-sites>. You may opt out of personalized ads from Google by visiting the Google Ads Settings web page at: <http://www.google.com/ads/preferences/>. For more information, please visit Google's privacy policy at: <https://policies.google.com/privacy?hl=en&fg=1>.

We use the Facebook Pixel to analyze user activity on our Sites and Mobile Apps for remarketing and behavioral targeting. The Facebook Pixel is triggered when you perform certain activities on the Sites and Mobile Apps, and aids us in displaying Facebook ads to Facebooks users who have visited our Sites and Mobile Apps, or Facebook users who share certain characteristics with visitors to our Sites and Mobile Apps. Facebook and other third parties may use cookies, web beacons, and other storage technologies to collect information from the Sites and Mobile Apps and from other Internet websites, and use that information for the purposes of targeting ads and providing measurement services. Facebook may track your activity over time and across websites. For more information about the data Facebook collects, please visit Facebook's privacy policy at: <https://www.facebook.com/privacy/policy/>. For specific information about Facebook Pixel, please visit: <https://www.facebook.com/business/help/742478679120153?id=1205376682832142>. For more information about ad targeting and exercising your choice to opt out of the collection and use of information for ad targeting, please visit: <https://www.facebook.com/help/568137493302217>, or <http://optout.aboutads.info/?c=2&lang=EN>.

Microsoft collects or receives personal information from our users or us to provide Microsoft Advertising (including through individual end user tracking and data sharing with third parties for advertising and marketing purposes). For more information, please visit the Microsoft Privacy Statement: <https://privacy.microsoft.com/en-us/privacystatement>.

- **Promotional Offers from Oakworth.** If you do not wish to have your information used by Oakworth to promote our own or third parties' products or services, you can opt out by sending us an email stating your request to privacy@oakworth.com. If we have sent you a promotional email, you may send us a return email asking to be omitted from future email distributions, or click "unsubscribe" in the relevant communication. Please note that, even if you unsubscribe from certain email correspondences, we may still need to email you with information relating to important transactional or administrative information.

- **Targeted Advertising.** We do not control third parties' collection or use of your information to serve interest-based advertising. However, these third parties may provide you with ways to choose not to have your information collected or used in this way. You can opt out of receiving targeted ads (including ads served using non-cookie technologies) from members of the NAI on the NAI's website, available at: <https://optout.networkadvertising.org/?c=1>. You can also visit the Digital Advertising Alliance's website, available at <https://youradchoices.com/>, to use its Consumer Choice Tools.

Nevada residents who wish to exercise their sale opt-out rights under Nevada Revised Statutes Chapter 603A may submit a request to this designated address: privacy@oakworth.com. However, please know we do not currently sell data triggering that statute's opt-out requirements.

Accessing and Correcting Your Information

You may send us an email at privacy@oakworth.com to request access to, correct, or delete any personal information that you have provided to us. We cannot delete your personal information except by also deleting your account. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Data Security and Retention

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Sites and Mobile Apps, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Sites and Mobile Apps. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Sites and Mobile Apps.

We retain your information for as long as needed: (i) to conduct business with you; (ii) as needed for the purposes outlined in this Policy; and (iii) as necessary to comply with our legal obligations, resolve disputes, and enforce any agreements.

SMS Terms Of Service

Oakworth uses Ring Central, a voice over internet communications protocol communications service, in connection with providing its services to its customers. For more information about Ring Central, please visit its website at <https://www.ringcentral.com/download.html>.

By opting into SMS from a web form or other medium, you agree to receive SMS messages from Oakworth. Messages may include SMS messages for communications regarding account notifications and other matters related to Services provided by Oakworth. Messaging frequency may

vary, and message and data rates may apply. Please review this Policy in its entirety and review the SMS Terms of Service outlined in this section. Message HELP or visit www.oakworth.com for assistance. Reply STOP to any message to opt out at any time. SMS content is not shared with third parties for marketing purposes.

Your State Privacy Rights

California, Colorado, Connecticut, Delaware, Florida, Indiana, Iowa, Maryland, Minnesota, Montana, Nebraska, New Jersey, Oregon, Rhode Island, Tennessee, Texas, Utah, and Virginia provide (now or in the future) their state residents with rights to:

- Confirm whether we process their personal information.
- Access and delete certain personal information.
- Correct inaccuracies in their personal information, taking into account the information's nature processing purpose (excluding Iowa and Utah).
- Data portability.
- Opt-out of personal data processing for:
 - targeted advertising (excluding Iowa);
 - sales; or
 - profiling in furtherance of decisions that produce legal or similarly significant effects (excluding Iowa and Utah).

Either limit (opt-out of) or require consent to process sensitive personal data.

The exact scope of these rights may vary by state. To exercise any of these rights please email privacy@oakworth.com. To appeal a decision regarding a consumer rights request, please email privacy@oakworth.com.

Nevada provides its residents with a limited right to opt-out of certain personal information sales. Residents who wish to exercise this sale opt-out rights may submit a request by emailing privacy@oakworth.com. However, please know we do not currently sell data triggering that statute's opt-out requirements.

Specific Rights of California Residents

Oakworth has a separate privacy policy for California residents which supplements this Policy. California residents with rights under the California Consumer Privacy Act ("CCPA"), or their authorized agents, may click [here](#) to see this policy and to learn about those rights, as well as to make access or deletion requests. Additionally, California residents may request to opt out of the selling or sharing of their personal information. Oakworth does not sell your information.

Contact Information

To ask questions or comment about this Policy and our privacy practices, contact us at:

Oakworth Capital Bank
850 Shades Creek Parkway,
Birmingham, AL, 35209

or via email at: privacy@oakworth.com