

Malvern Bank, National Association Web Site Privacy Policy

When a customer or any other person visits our website at www.MyMalvernBank.com, we may obtain certain information. The information we collect is also subject to the following guidelines.

Collection and Use

We collect information from visitors to our website in two ways: general information that we gather from your computer and specific information that you choose to provide us. As a general policy, we do not automatically store or collect specific personal information concerning visitors to our website.

We will, collect and store general information such as

- The name of the domain from which you access the internet (example aol.com or msn.com)
- The Internet address of the website from which you linked directly to our site, if any
- The type of web browser you are using
- The date and time you access our site
- If you choose to provide us with additional information about yourself by applying for a specific product or otherwise providing information to us, we will retain and use that information in accordance with our Privacy Policy. A copy of this policy is provided at account opening and once annually.

Browsers

We use strong encryption technology to protect the privacy of personal information supplied to us from on line forms and or accessed through the Malvern Bank, National Association Internet banking service. Our Internet banking service, Estar@Home® is hosted by a third party, Digital Insight.

Cookies

To provide you with better service and quicker access to the sections of our website of interest to you, we may use a “cookie”. A cookie is a small bit of information given to your browser by a web site, which can later be retrieved. A cookie is a way for a website to recognize whether or not you have visited the site before. We use cookies for administrative purposes, such as where we store a password, or where you are able to customize the information you see. None will contain information that will enable anyone to contact you via telephone or email.

** We recommend that you complete your online transactions and log off before visiting other sites. We also suggest that you do not surf to other sites during your online banking session.

Email

We preserve the content of your email, your email address and our response so that we can better serve you. Depending on the content of your email, we may be required by existing laws and regulations to keep this information. If you send email to us, please remember that email is not secure against interception.

If your email contains information that is very sensitive or includes personal information such as account numbers, credit card numbers or your social security number, you may wish to consider sending this information to us in another way.

Protecting Children's Privacy Online

From our website, we do not knowingly collect or use personal information from children under the age of 13 without obtaining verifiable consent from their parents. We are not responsible for the data collection and use practices of non-affiliated third parties to which our websites may link. For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website: www.ftc.gov.

Surveys

The information you provide from surveys and promotions will be used for internal marketing and for developing information that you may find useful. Additionally, we may inform you if a particular account or service would benefit you based on the information submitted.

Contests

We may occasionally run contests on our site and ask visitors for contact information (such as e-mail address or telephone number). Participation in these contests is not mandatory. However, if you choose to participate, we may send you information about the contest and our company. If you have participated in a past contest but no longer wish to remain on our contact list, please call us or write us at the telephone number or address shown on your account statement. Please provide us with your exact name, street and e-mail address.

THIS NOTICE IS NOT A CONTRACT BETWEEN YOU AND MALVERN BANK, NATIONAL ASSOCIATION THE TERMS OF THIS NOTICE MAY BE AMENDED OR REVISED AT ANY TIME. IN THE EVENT OF SUCH A CHANGE, WE WILL PROVIDE YOU WITH A REVISED ON-LINE PRIVACY NOTICE.