



Internet Privacy Policy

It is important to us to protect your privacy and your information.

This Internet Privacy Policy ("Policy") applies to users of the Dime Community Bank's website, online and mobile banking applications ("Online Services"). The term "Dime" or "we," "us" or "our" in any Online Services applications we own and control, and in this Policy, refers to Dime Community Bank and our third-party service providers. This Policy describes how the Online Services application may collect, use, share information from or about you, and explains how the information may be shared or used.

Agreement

By using Dime Community Bank's Online Services applications, you consent to this Policy, which includes your consent to disclose and use information about you in the manner detailed in this Policy. Other privacy policies may also apply in addition to the terms of this Policy, including, but not limited to, our [Consumer Privacy Notice](#).

Gathering, Using & Sharing Information That We Collect

We may collect information about you through the Online Services application including information about your computer or smartphone (devices), smartphone carrier and your location information. This information is collected and analyzed to assist us with fraud detection and for other security purposes, and to enhance our ability to optimize and personalize your experience while using our Online Services application. We may also gather additional information when you initiate a transaction.

While using our Online Services, our third-party service providers may also receive, or collect certain information about you, such as:

- your IP address (the numeric address assigned to your device you are using to access our service)
- the hardware and browser information of your devices
- APP usage data such as the date and time you accessed our servers,
- your physical location transmitted to us when you log in or request information through the mobile application,
- the parts of the Online Services you access during your visit.

Through your use of our Online Services, we may collect information about your device such as the device model, and the name and version of the operating system. We may also collect your phone number and the identity of the carrier. This information will be retained by Dime Community Bank for as long as needed but will only be used for the limited purposes stated within this Policy.

Links to Other Sites

As an added convenience to our customers, we may offer online links to merchants, retail stores, travel agents and other non-financial sites. Please remember that an outside website may not be secure and the company's products and services may not be insured by the FDIC. We cannot guarantee your privacy or the products and services. As in everyday business, before you order a product or service online,

make sure you are comfortable with the reputation of the company making the offer. Only then should you release any personal information such as your account number, Social Security Number or credit card or debit card number.

Online Tracking and Advertising on Third Party Sites

As you browse Dime's website, advertising cookies will be placed on your computer so that we can understand what you are interested in. Our display advertising vendors enable us to present you with remarketed advertising on other sites based on your previous interaction with us. The techniques our vendors employ do not collect personal information such as your name, email address, postal address or telephone number. You can visit this page to opt out of targeted advertising.

Children's Information

Dime makes every effort to comply with the Children's Online Privacy Protection Act. We do not knowingly collect or retain personally identifiable information from customers under the age of 13.

Location Tracking

Certain information may be tracked, such as your physical location. This information may be provided to mapping applications to assist you in locating nearby branches and ATMs. Your location data will be retained by Dime Community Bank for as long as needed but will only be used for the limited purposes stated within this Policy.

Transaction Information

We may collect information when you initiate a transaction (for example, transfer between accounts or if applicable when you release a wire transfer). This information will only be used or shared in order to provide the service that you requested.

Cookies

You can control whether or not to accept cookies. A 'cookie' is a small text file that a web server may place on your computer when you visit a web site. The file uniquely identifies a browser/computer and information stored in a cookie sent by a BNB web page can only be read by BNB (or a company we work with). You can modify your browser setting to either notify you when you receive a cookie so you can choose whether to accept it or set your browser to not accept cookies automatically. If you decide to not accept cookies, some features and services of the Online Services may not work properly because we may not be able to recognize and associate you with your account(s).

Security Measures

We protect information you provide us in several ways. We use encryption technology to help ensure that information is passed to Dime Community Bank securely. Organization IDs, User IDs, passcodes, challenge questions and biometric recognition are used to help safeguard access to your information through the Online Services Applications. As always, we strongly encourage you to assist us in that effort by not sharing your BNB logon information with anyone and by creating strong passwords.

We restrict access to nonpublic personal information about you to those employees who need to know the information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal, state and industry requirements to protect the security of your nonpublic personal information. Procedures exist to ensure that customer financial information is accurate, current and complete. Our staff responds to requests to correct inaccurate information in a timely manner.

The Internet is a public network. Therefore, it is important to learn how you can safeguard your banking information, credit or debit card numbers, Social Security Number, and other personal data. It is also important to learn about and take advantage of security features. Some key security features that you should know about include:

- Encryption is the process of scrambling private information to prevent unauthorized access. To show that your transmission is encrypted, some browsers display a small icon on your screen that looks like a "lock" or a "key" whenever you conduct secure transactions online. Avoid sending sensitive information, such as account numbers, through unsecured e-mail.
- Passwords, access codes or personal identification numbers (PINs) should be used when accessing an account online. Your password should be unique to you and you should change it regularly. Do not use birth dates or other numbers or words that may be easy for others to guess. NEVER GIVE YOUR PASSWORD(S), ACCESS CODES(S) OR PIN(S) TO ANYONE.
- General security over your personal computer such as virus protection and physical access controls should be used and updated regularly. Contact your hardware and software suppliers or Internet Service Provider to ensure you have the latest in security updates.

Questions & Concerns

If you have any questions about this Policy, please contact us at 800-321-DIME (3463). Alternatively, you may contact us at any branch location or write us at Dime Community Bank, 898 Veterans Memorial Highway, Suite 560, Hauppauge, NY 11788

Changes to Internet Privacy Policy

Dime reserves the right to amend this Policy from time to time without prior notice. When a change has been made, we will post the revised policy on this page with a new "Last Updated" date at the bottom of the page. All changes will become effective when posted unless indicated otherwise. Please review periodically.