



Online Privacy Notice

We Respect Your Privacy

At South Sound Bank, the basis of each customer relationship is trust. Our customers have chosen to do business with South Sound Bank, and we are obligated to honor that relationship with great care, beginning with the information our customers entrust us with. We strongly believe that our customers' privacy should not be compromised.

At South Sound Bank, we believe the confidentiality and protection of customer information is one of our fundamental responsibilities. Although customer information is critical to providing quality service, we recognize that one of our most important assets is the trust our customers have in us. Consequently, the safekeeping of customer information is a fundamental priority for South Sound Bank.

We do NOT disclose any information about you to anyone, except as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

Collection and Use of Information on Our Website

We recognize and respect your need for privacy and security as you visit our site. As you visit our site, you do so without telling us who you are and without revealing any personal information. Visitors to South Sound Bank's website will remain anonymous. We do not collect personal identifying information about visitors unless you provide that information to us.

While we do not collect identifying information about visitors to our site, we do use standard software to collect information for the purpose of tracking activity on our site. Our software collects non-identifying information about visitors to the site, such as date and time visited, IP address, city, state and country. This information is used to compile statistics on site usage.

In the normal course of business, we do not ask for your name or personal information while you are visiting this site. However, if we ask you to supply us with personal

information and you do so, we may retain that information. For example, your information may be retained by our institution when you:

- Provide us with an e-mail address in order that we may respond to you.
- Answer online questionnaires – a service we may provide to improve our services.
- Provide us with information in response to an online promotion or contest.
- Request a call, mailing or electronic response concerning our financial products and services.

E-mail

We collect and keep the contents of e-mail you send us in addition to your contact address and our response. This enables us to respond to your requests and questions. E-mail to us should be used for inquiries that are not sensitive or confidential as regular, non-encrypted Internet e-mail (the e-mail we use on most of the site) is not secure. If we need information beyond your name, address, e-mail address and phone number, we may contact you for further instruction.

Children

South Sound Bank feels that it is extremely important to guard the identity and privacy of children, and we encourage parents to supervise their interactions online. We do not intentionally market to or solicit personal information from children under the age of 13. In the event that we receive personal information from a child whom we know to be under 13, we will only use that information to respond directly to that child or seek parental consent.

For more information on the Children's Online Privacy Protection Act (COPPA), you can visit the Federal Trade Commission site at www.ftc.gov.

Information We May Share

We may disclose personal information about our customer or former customers to our third parties as permitted by law. As to third parties, this may include disclosing information to assist in servicing and processing your loan or deposit account, in response to subpoenas, to credit bureaus and others.

Internet Banking

If you are a customer and enroll in our Online Banking Service, we will verify your identity by the use of a Confidential User ID and Password. We will treat any

information about your transactions that we receive through your use of our Online Banking Service in accordance with our general Privacy Policy that is provided to all of our customers.

What is a Cookie?

A cookie is a very small text file sent by a web server and stored on your hard drive, your computer's memory, or in your browser so that it can be read back later. Cookies are a basic way for a server to identify the computer you happen to be using at the time. Cookies are used for many things from personalizing start up pages to facilitating online purchases. Cookies help sites recognize return visitors and they perform a very important function in secure Internet banking.

Our service provider uses cookies simply to facilitate the customization and personalization of our website. For your security, our service provider does not store any personally identifiable information in cookies; which are further described below.

Website Cookies

When you register on our website and select the "Remember Me" checkbox our service provider sends a cookie to your hard drive, which enables you to customize the website and bypass the login process each time you revisit. These cookies are retained on your computer until you either delete them or click on the logout link within the website. These cookies only contain a unique user identification number and do not contain or collect any personally identifiable information.

When registered users login to the website, our service provider may also send cookies called "per-session" cookies or "server-side" cookies. These cookies reside in the browser and are only used to monitor the session by a unique identification number. These cookies are used for security purposes and you must allow your browser to accept these cookies in order to use the website. These cookies are destroyed after eight hours. When you click on advertisements in our website or advertisements on linked 3rd party web sites, you may receive another cookie. You do not have to accept these cookies to visit the website.

Security

South Sound Bank and its service providers have developed strict policies and procedures to safeguard your personal information. We restrict employee access to your sensitive personal information to a "need to know" basis. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information. We educate our employees about the importance of confidentiality

and customer privacy. We take appropriate disciplinary measures to enforce employee privacy responsibilities.

Linking to Another Website

When you use a hyperlink to visit the website of another person or entity, you leave the Bank's website. The content, accuracy and opinions expressed in other links provided by these resources are not investigated, verified, or endorsed by the Bank. You may be asked to provide personal information by operators of other websites you visit. These website operators may also collect information through the use of cookies. Information collected by other website operators may be used by them in accordance with the website operator's policies and procedures. If you have any questions about the website and how they might use your personal information, you should review the website's privacy policy.

Questions

We hope you find our website useful and informative. We are always willing to answer questions and receive suggestions. If you have either, please e-mail us at custserv@southsoundbank.com. Please do not send us any sensitive information such as account numbers, your social security number, user identification numbers or passwords through general e-mail. Please provide us with this type of information by writing to us at PO Box 12720, Olympia WA 98508, or call us at 360-705-4200 or 360-528-4200.