

This notice applies to users and visitors to the Stride Bank, N.A. website and mobile application, and any online or mobile site or application (collectively "Site") owned or controlled by Stride Bank or any of its divisions, subsidiaries and affiliates (collectively, "Stride Bank" or "we" or "us" or "our"). This notice describes how we collect, use and share information from or about users and visitors of the Site.

Other privacy policies may apply in addition to the terms of this notice. If you inquire about, apply for, or have a financial product or service with us, please review our **Privacy Notice**, which applies to U.S. customers and consumers as described in that notice.

Collecting and Using Information

This section generally describes how Stride Bank collects and uses your personal information, and how Stride Bank may use your personal information. Personal information generally means information that identifies you or your device, and other information we associate with it.

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect, and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Stride Bank chooses to share; and whether you can limit this sharing.

Cookies and Beacons

A cookie is an electronic file our Sites place on your computer to store information that makes your visit to our Sites and your use of our Apps more efficient. Cookies let our Site and App recognize if your computer or mobile device has visited our Sites or used our Apps before, and what security requirements and browser preferences your computer or mobile device requires. We only use cookies to provide better services and more effective Sites and Apps.

"Beacons" include small graphic files with a unique identifier that are used to track a visitor to our Site or user of our App online movements over time and across different websites. Unlike cookies, beacons are embedded on websites, not downloaded on your computer or device. Stride Bank uses beacons to better manage content on our Site and to improve the use and efficiency of our App.

Geolocation and Online Tracking

When you visit our Site, you will not be asked if you would like to share your location. You would have to manually enter your location before we will collect it, and the decision to share your location is entirely up to you. We use this information to offer location-specific services, like helping you find our ATMs and our branches. Our App does not automatically collect location information from your device

Our Site and App do not process or respond to "do not track" signals or other similar web browser signals. When you visit our Site, we collect information about the webpage you visited before visiting our Sites and the webpage you visit after leaving our Site.

Google Analytics

Stride Bank uses Google Analytics to collect statistical and usage information related to the Site in order to continually improve the design and functionality. If you do not want Google Analytics to collect information about your website use, you can opt out by visiting <https://tools.google.com/dlpage/gaoptout> and following the instructions.

Other Websites

For your convenience, our Sites may contain links to other websites, or may refer you to other websites. Those other sites may be operated by other companies affiliated with us or by third party companies not affiliated with us. Once you leave our Sites and access another website, you should be aware that you are subject to the privacy and security policies of that website.

Data Security

We use encryption to secure all information you submit to us on-line. However, emails you send to us are NOT secure; therefore, you should not include any personal information in your emails. Stride Bank will never ask for your password, Social Security number or other personal information in an email.

Children's Online Privacy

Our Sites and our Apps are not intended for children under the age of 13. Please do not access or use our Sites or our Apps if you are under 13 years of age. By using our Sites or using our Apps, you affirm that you are over the age of 13. For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website: www.ftc.gov.

Changes

We may add to, delete from, or otherwise amend and update this Online Privacy Notice from time to time without prior notice as applicable by law. Changes will be effective immediately upon posting of the updated Privacy Notice. The date of last update is provided at the beginning of this Privacy Notice. Use of our Sites and mobile applications after an update indicates acceptance of the most current version.

Questions?

If you have any questions, please call us at 1-800-229-7497 or go to www.stridebank.com.

Other Important Information:

Vermont Residents:

In accordance with Vermont law, we will not share with non-affiliates except for our own marketing purposes, our everyday business purposes, or with your consent.

Nevada Residents:

Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: agInfo@ag.nv.gov

California Residents:

Effective January 1, 2020, the California Consumer Privacy Act (CCPA) permits consumers who are California residents to (a) ask a covered business which categories and pieces of personal information it collects and how the information is used; (b) request deletion of the information; and (c) opt out of the sale of such information, if applicable. These provisions of the CCPA do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law. To contact us with questions about our compliance with the CCPA, call 1-800-229-7497; or write to: Stride Bank N.A., PO Box 3448, Enid, OK 73702-3448. California Residents may also submit their CCPA request online at <https://stridebank.com/sft1172/ccpa-web-form.pdf> or print and email their CCPA request to privacyrequests@stridebank.com. Only you or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. You may make a verifiable consumer request to

know or delete personal information twice within a 12-month period. We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. Any disclosures we provide will only cover the preceding 12-month period. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For right to know requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance. We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request. Please note, consumers will not receive discriminatory treatment for the exercise of the privacy rights conferred by the CCPA.