



CHILDREN'S ONLINE PRIVACY POLICY

We understand how valuable and important privacy and online protection is for children and their parents. Your child's privacy is important to us. This Children's Online Privacy Policy covers Morris Bank's Morris Moola savings program. It explains how we collect, use, and disclose personal information collected online from children under the age of 13 in compliance with the *Children's Online Privacy Protection Act* ("COPPA"), a U. S. law designed to protect the online privacy of children under the age of 13. For more information on Morris Bank's privacy and security practices for online services, please go to our [Online Privacy Policy](#).

IF YOU ARE UNDER AGE 13, ALWAYS GET A PARENT'S PERMISSION BEFORE GIVING OUT ANY PERSONAL INFORMATION ABOUT YOU INCLUDING YOUR NAME, ADDRESS, TELEPHONE NUMBER, OR E-MAIL ADDRESS TO ANYONE ON THE INTERNET.

PERSONAL INFORMATION WE REQUEST ON OUR CHILDREN'S PLATFORMS

Our collection of personal information on Platforms that are directed to children under 13 ("Children's Platforms") is intended to follow the principles of the Children's Online Privacy Protection Act (COPPA). We will obtain parental consent before asking for personal information on our Children's Platforms, unless the request for information falls within an exception that would be permitted under COPPA.

We do not make personal information collected from children publicly available nor do we enable children to do so on our platforms. We will not condition a child's participation in any activity or service on the disclosure of more personal information than is reasonably necessary to participate in an activity or service.

During enrollment you'll provide your child's name, date of birth, and address. We also require an email address from a Parent. By enrolling your child in our Morris Moola savings program, you consent to our collection of the personal information mentioned herein. As described below, you have the right at any time to review the personal information we collect from your child online, refuse to allow further use or collection, or request deletion of that information.

Parents may contact us at any time to review, update or delete any of their children's personal information that we may have collected and to elect for us not to collect any additional personal information from their children.

We will update this Privacy Policy from time to time by posting the updated Privacy Policy online. We will not change how we handle previously collected information without providing notice and obtaining parental consent where necessary.

HOW WE USE YOUR INFORMATION

We use your information lawfully. We do not sell your information to third parties. We may use such personal data collected to:

- Process your request, for example, to access services and to open or administer your accounts
- Communicate with you and provide information about our products and services
- Send you marketing communications about products and services, activities, promotions or other matters that we may feel may be of interest or use to you
- Contact you about products or services you have obtained or regularly use
- Analyze your use of our websites, our apps and response to our communications and improve the services we offer, including personalizing our communications with you

SERVICE PROVIDERS. We contract with third parties to provide certain services to facilitate the operations of our Platform ("service providers"), such as to manage the analytics information about usage of our Platforms or to process information. Our service providers will be given access to your information only as is reasonably necessary to provide the services for which they are contracted. They will be required to abide by the terms of this Privacy Policy in their handling of personal information.

USAGE AND OTHER INFORMATION

In addition to the personal information described above, we may collect certain information about your child's use of our online services. For example, we may capture the IP address of the device they use to connect to the online service, the type of operating system and browser they use, and information about the site they came from, the parts of our online service they access, and the site they go to next. We or our partners may also use cookies, web beacons or other technologies to



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collect and store other information about their visit to, or use of, our online services. In addition, we may later associate the usage and other information we collect online with personal information about them.

MORRIS BANK BLUE MOBILE

When your child interacts with us through Morris Bank BLUE Mobile, we may also collect information such as unique device identifiers for their mobile device, screen resolution and other device settings, information about their location, and analytical information about how they use their mobile device.

USE OF INFORMATION

We use the information discussed above in a number of ways, such as:

- Opening new accounts and processing transactions;
- Verifying your child's identity (such as when they access their account information);
- Preventing fraud and enhancing the security of their account or our online services;
- Responding to their requests and communicating with them (which will include sending any text or email account alerts that are activated for the account)
- Managing their preferences;
- Performing analytics concerning their use of our online services;
- Operating, evaluating and improving our business (including developing new products and services; improving existing products and services; performing data analytics; and performing accounting, auditing and other internal functions);
- Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations and our policies; and
- For any other purposes that we may specifically disclose to you during enrollment or in connection with your or your child's use of Morris Moola programs.

We may also use data that we collect on an aggregate or anonymous basis (such that it doesn't identify you or your child) for various business purposes, where permissible under applicable laws and regulations.

PARENT OR LEGAL GUARDIAN RIGHTS

As a parent or legal guardian, you have the right at any time to:

- Review the personal information collected online from your child;
- Refuse to allow further use or online collection of personal information from your child; and
- Delete the personal information collected online from your child (unless we're required by law to retain).

Parents may contact us at any time to review, update or delete any of their children's personal information that we may have collected and to elect for us not to collect any additional personal information from their children.

To exercise any of these rights, please follow the contact details below to contact a Morris Bank representative.

CONTACT DETAILS

If you have any comments, questions or concerns about any of the information in this Privacy Policy, please call us at [1-888-272-5202](tel:1-888-272-5202)

or

write to:

MORRIS BANK
PRIVACY DEPARTMENT
P. O. BOX 520
DUBLIN, GA 31040