



Quill Bank's Online and Mobile Privacy Policy

Introduction

Quill Bank maintains reasonable administrative, technical, and physical safeguards designed to protect the information that you provide on this website. This online privacy policy is designed to inform you of the types of information we collect from customers and visitors to our website, how we use that information, and the circumstances under which we will share it with third parties. Please note that the sharing of your nonpublic personal information (NPPI) in accordance with the Gramm-Leach-Bliley Act (15 U.S. Code § 6801), and its implementing regulations, is detailed in Quill Bank's [Privacy Notice](#) found on our website.

Information for children under thirteen (13)

Our website and mobile applications are not intended for, nor are they directed to individuals that are deemed to be children. We will not intentionally collect any personal information from children under the age of thirteen (13) through our website and mobile applications without receiving parental consent. If you think that we have collected personal information from a child under the age of thirteen (13) through our website or mobile applications, please contact us via email at help@ccflowonline.com.

Guidelines for children

It is Quill Bank's policy to comply with the Children's Online Privacy Protection Act of 1998. By accessing the ccflowonline.com website and/or services(s), including but not limited to submitting information online, opening accounts, and/or applying for loans, you must be at least eighteen (18) years old.

We Respect Your Privacy

Quill Bank respects your privacy and is committed to treating your information responsibly. We understand the need to safeguard sensitive information that you provide to us. We treat our customers', former customers', and consumers' NPPI and the information we collect and use from visitors to our website as described in this Privacy Policy. For the purposes of this Privacy Policy, NPPI means any personally

identifiable financial information provided by a customer or consumer to Quill Bank as a financial institution, resulting from any transaction or any service performed for the customer or consumer, or otherwise obtained by Quill Bank as a financial institution.

Information Collection

We collect customer or consumer information from the following sources: (1) information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income, (2) information about your transactions with us or others that may include our lending partners and service providers, such as your account balance, payment history, parties to transactions, and debit card usage, (3) information we receive from third parties, including consumer reporting agencies, such as your creditworthiness and credit history, and lending partners, and service providers, and (4) information gathered through your use of our mobile app such as location data, stored contacts, or information voluntarily submitted. We use this information to provide our products and services to you, to improve our product and service offerings, to communicate with you about our products and services as well as other products and services that may be of interest to you, to comply with legal requirements, and for other legitimate business purposes.

Our online services use a common Internet browser feature called “cookies.” Cookies are small text files placed in your computer’s browser memory or hard drive. We may use these cookies on our website or online banking service to verify your identity. If you are concerned about our use of cookies, you may be able to set your browser to decline cookies. However, if you choose to block cookies, certain features of our website may not function correctly. We also use technologies such as pixels to track the activity on our website. Pixels (also known as pixel tags, clear GIFs, or web beacons) are small blocks of code that enable websites to perform functions, such as place cookies or collect information.

We do not honor web browser “Do Not Track” signals.

Confidentiality and Security

We restrict access to your customer information to bank employees who have a business reason for knowing such information. We educate our employees about the importance of confidentiality and privacy of customer and consumer information.

We maintain physical, electronic, and procedural safeguards that comply with federal banking standards to protect your customer information from unauthorized access. However, no security program is impenetrable, and thus we cannot guarantee the absolute security of your information.

Your California Privacy Rights

If you are a California resident, California law provides you with specific rights regarding your personal information, including the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months and the right to request that we delete any of your personal information that we have collected from you, subject to certain exceptions.

To make such a request please [email us](#). Requests must include “California Privacy Rights Request” in the first line of the description and include your name, street address, city, state, and ZIP code. Please note that we are only required to respond to two such requests per customer each year.

If you submit a request, we may ask you to verify your identity by submitting your: full name, driver’s license or California card ID number, and account number(s).

Please note that the Bank will make an official request for sensitive identifying information to ensure secure transmission.

You also have the right not to be discriminated against if you exercise any of your rights under California privacy law. You may designate in writing an agent to exercise these rights on your behalf. Quill Bank may require you to verify your identity and provide documentation of your agent’s authorization before we respond to your request.

We may have collected the following categories of personal information of California residents in the past 12 months:

- Identifiers such as a real name, postal address, Internet Protocol address, email address, or other similar identifiers.
- Categories of personal information described in subdivision (e) of California Civil Code Section 1798.80.
- Commercial information.
- Internet or other electronic network activity information.
- Inferences drawn from any of the information identified above.

This information is collected and used for the purposes disclosed in this Privacy Policy. Quill Bank has not sold personal information of California residents in the past 12 months. Quill Bank may have disclosed any of the above categories of personal information pursuant to an individual's consent or under a written contract with a service provider for a business purpose in the past 12 months.

Mobile Privacy

The Mobile Application available on the Google Play Store and the Apple App Store requests access to information stored on your mobile device such as location, camera, contacts, or other features to enrich and simplify your user experience and improve our services and provide additional security to protect your account.

Customers using the mobile app should understand:

- Before granting access to this information, the application will prompt you to allow specific permissions.
- If you do not wish to grant the specific permissions, you may decline. However, these permissions may be necessary for the application to function correctly.
- If you later change your mind, you can update the permissions in your device's settings.

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secure files, and secure buildings.

Application information is retained in accordance with state and federal record retention laws. Please contact us to determine specific timeframes for your personal stored information and if that information may be deleted.

Please contact the CC Flow team at 833-325-4854 with questions about the information included in this Online and Mobile Privacy Policy, or questions about an application.

In Summary

We appreciate your business and want you to understand our commitment to maintaining the privacy of your customer information, as expressed in this Online and Mobile Privacy Policy. This policy applies only to individual customers and consumers and not to businesses.

We reserve the right to amend this policy at any time.

[PRIVACY NOTICE \(PDF\)](#)