



Consumer Privacy Notice

June 2017

A Commitment to Your Privacy:

S&T and its affiliates, hereinafter the “Company”; consider your privacy and your personal information our number one priority. We are committed to protecting the privacy of information we maintain about you and we want you to be aware of how we collect and handle that information.

Your Privacy is not for sale:

We do not sell or disclose your personal information to anyone, for any reason, at any time. The only exceptions to this would include the following:

- If you specifically authorize us to share your information with another company.
- It is required by law and when we believe that disclosure is necessary to protect our rights and/or to comply with a judicial proceeding, court order, or legal process served on the Company.
- Disclosure is necessary to protect the safety of customers, employees or property.
- Publishing your name, address and phone number in our directories, unless you have requested a non-listed or non-published telephone number.
- Sharing data with our authorized vendors, contractors, and agents, only to the extent necessary for them to perform their work, in order for the Company to carry out certain functions in marketing and delivering services to you.

Should the Company share non-personally identifiable information with non-Company companies in order to assess the results of a promotion or event, the information will be used in the aggregate only, and will not contain any information that would personally identify you.

Personal information you voluntarily supply when obtaining information or purchasing products is not shared for non-Company purposes. This information is Company proprietary data and is not available for use to any outside company in this personalized form. Should any changes be made in the way we use personally identifiable information, the Company will notify you of this change and give you the opportunity to choose to “opt-out” of such use.

How We Collect Information About You: We collect information about you in a number of ways:

- **Application and registration information:** We collect information from you when you open an account or make changes to an existing account. The information we collect includes personal information such as your name, address, phone number, email address, Social Security Number (SSN), driver’s license number and date of birth. You will always retain the option to choose if our information is used to send you Company and product information, special offers and in some cases newsletters.
 - **At any time you may:**
 - Elect not to receive (opt-out) marketing messages. The primary purpose of these messages is the commercial advertisement or promotion of a product or service. At any time you may “opt-out”.
 - Update your contact and personal information.
- **Transaction and experience information:** Once you have opened an account with us, we collect and maintain personal information about your account, including, transactions, balances, and history. This information allows us to administer your account and provide the services you have requested.

- **Third-party information providers:** We may collect information about you from information services and consumer reporting agencies to verify your identity, employment, or creditworthiness.

Safeguarding Your Information Maintaining Your Trust:

We take precautions to ensure the information we collect about you is protected and is accessed only by authorized individuals or organizations. Companies we use to provide support services are not allowed to use information about our customers for their own purposes and are contractually obligated to maintain strict confidentiality.

We restrict access to personal information by our employees and agents. Our employees are trained about privacy and are required to safeguard personal information.

We maintain physical, electronic and procedural safeguards to protect personal information.

Teaming Up Against Identity Theft:

Identity theft is a serious concern to all of us. Safeguarding information to help protect you from identity theft is a priority with S&T. We are committed to keeping your personal information safe. To enhance your security, S&T takes steps to protect you from identity theft:

- Utilizing customer identification and authentication procedures before initiating any transactions;
- Using firewalls and encryption technology to protect personal identification on our computer systems;
- Training our employees on privacy and security to properly handle personal information about you.

You can also help protect your identity and accounts.

Here are a few steps to remember:

- When using the internet, keep your login ID and password confidential;
- Keep your security software up-to-date and turned-on;
- Shred documents that contain personal information;
- Check your credit report regularly for unauthorized activity and protect your personal identification numbers (PINs) and personal data.

If you suspect fraud or identity theft, the faster you act the better. Please call our office at 844.545.9475