

## FACTS

### WHAT DOES S&T BANK DO WITH YOUR PERSONAL INFORMATION?

#### 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 account balances
- payment history and transaction history
- overdraft history and checking account information

#### 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 S&T Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does S&T Bank share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call 800.325.2265 or visit [stbank.com](http://stbank.com)

## Who we are

Who is providing this notice?

S&T Bank

## What we do

How does S&T Bank protect my personal information?

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

How does S&T Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- deposit money or show your driver's license
- use your debit or credit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account — unless you tell us otherwise.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *S&T Bank does not share with our affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *S&T Bank does not share with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial service companies.*

## Other important information

# California Consumer Privacy Act (CCPA) Disclosure

**This disclosure only applies to California residents.**

Maintaining the privacy and security of your personal information is S&T Bank's highest priority. In doing so, we want to provide transparency regarding how and why your data is collected and how it is used. This document, as well as S& T Bank's Privacy Notice set forth how we will interact with your personal information. Specifically, it provides information on how you may exercise your California privacy rights. This Notice is only directed to consumers who reside in the state of California.

It is important to note that **S&T Bank does not sell your data.** S&T Bank has not and will not disclose or sell any consumer personal information to third parties for a business or commercial purposes. S&T does not sell personal information of minors. Under CCPA, a 'sale' means the disclosure of personal information to another business or a third party for monetary or other valuable consideration.

To help ensure transparency around our handling of consumer data, we have an area on our website to help facilitate receiving and processing requests related to accessing and potentially deleting your data. This helps us meet certain legal and compliance requirements such as those under the CCPA.

## CCPA Privacy Notice

S&T Bank's Privacy Notice provide consumers details about our practices concerning the privacy of your data. This Notice provides further information about our practices, along with details concerning how "Consumer Access" ("Right to Know") and/or "Right to Request Deletion" requests may be submitted. This Notice is designed to provide additional information not covered elsewhere on our site, to ensure compliance with the notice provisions of the CCPA.

The following are some general notes about S&T Bank practices related to the collection, use and sharing of consumer data:

As a financial institution, it is necessary for us to collect certain personal information from and/or about our clients in order to provide our products and services, fulfill consumer requests, to comply with the federal and state laws and other legal obligations. Below is a list of categories of data we may collect about our clients:

- Personal information ("information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household," as defined in the CCPA)
- Demographic/Protected class information
- Biometric information (ex: voice recordings when you contact our Customer Solutions Center)

- Commercial information
- Professional or employment-related information
- Education information
- Geolocation (ex: your physical location when using the app and finding the nearest branch)
- Internet or other electronic network activity information
- Audio, electronic, or visual information
- Background/criminal record
- Marketing opt-out/preference information
- Inferences drawn from any of the above information

It is necessary for S&T Bank to share certain client data with affiliates and/or service providers in order to provide our products and services. When engaging such service providers, S&T Bank ensures that such partners will maintain the information in accordance with our privacy and security standards, and only use the data for the use(s) specified in the contract.

## Your CCPA Rights

The CCPA provides California residents rights regarding the collections and use of their personal information, subject to certain exceptions. An authorized party may submit requests on your behalf. An authorized agent is a natural person, or a business entity registered with the Secretary of State to conduct business in California, that you have authorized to act on your behalf.

Generally, California residents have the following rights:

**Right to Know** - To request a disclosure of the personal information that has been collected; the categories of sources from which the information was collected; the business or commercial purpose for collecting or selling the personal information; the categories of third parties with which the personal information may be shared; and access to the specific personal information in a portable format.

**Right to Request Deletion of Personal Information** – To request that a business delete any of the consumer’s personal information, subject to certain exceptions provided under the CCPA.

**Right to Opt-Out of the Sale of Personal Information** – S&T Bank does not offer an opt-out from the sale of personal information because S&T Bank does not engage in the sale of personal information as contemplated by the CCPA.

**Right to Non-Discrimination for the Exercise of a Consumer’s Privacy Rights** – To not be denied a product of service, charged a different price or rate, or denied a discount or other benefit because the consumer exercised any of their rights under the CCPA.

Please note that S&T Bank is taking advantage of the exemption within the CCPA for data collected pursuant to the Gramm-Leach-Bliley Act (GLBA). This enables us to best protect the security of our clients when responding to requests. Data provided pursuant to GLBA is often highly sensitive Personal Information, including financial data, that could lead to identity theft should it land in the wrong hands. We will continue to provide access to sensitive financial data only through our established, secure mechanisms to obtain that information such as online or mobile banking or visiting a branch. Therefore, specific pieces of data collected pursuant to GLBA will not be provided through the Consumer Rights Access Request.

A response to your verified request will be sent within 45 days of submission, unless we notify you prior to the end of those 45 days that the delivery date of the response will be extended by an additional 45 days. S&T Bank is not obligated to provide a response more than twice in a 12-month period; this period begins upon your first submission of the verified consumer request.

## Updates

This CCPA Notice may be revised from time to time, so please review this page periodically. Any changes will become effective when we post the revised notice on the site (please note the effective date listed at the top of this page). If we revise this or other privacy notices in a manner that materially changes our privacy practices, we will provide conspicuous notice on our website and provide direct notice to our clients.

## Contact Us

If you have any questions or comments on this notice or our privacy practices generally, please contact us at (800)325-2265 or visit us at <http://www.stbank.com/privacy/>.