Privacy Policy for Consumers

FACTS	WHAT DOES PATRIOT BANK, N.A. DO WITH YOUR PERSONAL INFORMATION?	*Effective Date: July 2026*

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit certain types of information sharing, but not all.. Federal law also requires financial institutions to explain how they collect, share, and protect your personal information. Please read this notice carefully to understand our privacy practices. .

What?

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

- Social Security Number and income
- Transaction history and account balances
- Transaction or loss history and payment history

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 conduct their everyday business. The table below explains the reasons financial companies may share their customers' personal information, whether Patriot Bank N.A., shares that information, and whether you can limit that sharing.

Reasons we can share your personal information	Does PATRIOT BANK, N.A. share?	Can you limit this sharing?
For our everyday business purposes - such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about transactions and experiences.	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	Call us at: 1-888-PATRIOT (1-888-728-7468). It's important to note: if you are a **new customer,** we can begin sharing your information 45 days after providing this notice. If you no longer a customer of Patriot Bank, we continue to share your information as described in this notice. You may contact us at any time to update your privacy preferences.
Questions?	If you have questions about this notice or our privacy practices, please call us at 1-888-PATRIOT (1-888-728-7468).

Who we are

Who is providing this notice?	PATRIOT BANK, N.A.

What we do

How does PATRIOT BANK, N.A. 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 secure computer systems, access controls, monitoring, encryption where appropriate, and secure facilities and records management.
How does PATRIOT BANK, N.A. collect my personal information?	We collect your personal information, for example, when you ■ Open an account or apply for a loan ■ Deposit money or use your credit or debit card ■ Pay your bills We may also collect your personal information from credit bureaus, affiliates, or other companies, as permitted by law.
Why can't I limit all sharing?	Federal law gives consumers to limit only ■ Sharing for affiliates' everyday business purposes related to creditworthiness; ■ Affiliates using your information to market to you; and ■ Sharing for nonaffiliates to market to you State laws may provide additional privacy rights.

Definitions

Affiliates	Companies related by common ownership or control. They may be financial and non-financial companies. ■ *PATRIOT BANK, N.A. does not share information with affiliates as described in this notice.*
Nonaffiliates	Companies not related by common ownership or control. They may be financial and non-financial companies. ■ *PATRIOT BANK, N.A. does not share information with our non-affiliate companies so they can market to you.*
Joint Marketing	A formal agreement between non-affiliated financial companies that jointly market financial products or services to you. ■ *PATRIOT BANK, N.A. does not engage in joint marketing with other financial companies.*