Online Privacy Notice

Last updated: April 28, 2026

Acceptance of Terms
This Online Privacy Notice applies to the website: www.harfordbank.com (the "Site") and does not govern privacy practices associated with offline activities. These are the guidelines used by Harford Bank ("COMPANY") in protecting your privacy. COMPANY reserves the right to modify these terms at any time and in any manner, without prior notice.

For information regarding privacy of consumer financial information when you apply for or obtain a product or service from Harford Bank, please review our Privacy Notice.

COMPANY respects your privacy and is committed to protecting the information you provide us through the Site. We do not sell or distribute user information to unaffiliated third parties, except as needed to provide services that you have requested. We may gather Site use information and distribute this information to affiliated companies to serve your needs and respond to your information requests.

User Information
During your interaction with the Site, COMPANY may request information from you. The only information COMPANY will collect and store about you is information you decide to provide us. If you have voluntarily submitted user information to us through an email or contact form or any other information, COMPANY will only use such information for the purpose that it was provided or as otherwise permitted by law.

Gathering, Using, Sharing and Protecting Information
Types of information – You may interact with us in a variety of ways online, including through a mobile device. We may offer sites or applications that permit browsing and do not require registration. We may also offer the ability to enroll, register or access your accounts online. Information that we may collect about you through online interaction includes information that you input, such as your name, address, email address, telephone, fax or mobile numbers, account numbers, or other contact information ("Personal Information"); data resulting from your activity, such as transaction information; and location information. We may also gather additional information, such as the type of device and browser you are using, the IP address of your device, information about your device's operating system, and additional information associated with your device. We may also gather information collected through cookies, tags, and other technologies, as described further below.

Data Retention
We keep your Personal Information for as long as needed or permitted in light of the purpose(s) for which it was obtained. The criteria used to determine our retention periods include (i) for as long as we have an ongoing relationship with you (such as an application process); as required by a legal obligation to which we are subject; or as advisable in light of our legal position (such as in regard of applicable statutes of limitations, litigation, or regulatory investigations). We may remove Personal Information for inactive users, subject to any applicable legal or regulatory obligations. Furthermore, we may delete Personal Information about you from our database at any time and without providing any reason. Therefore, please retain your own copy of the Personal Information provided to us.

What Are "Cookies" and How Do We Use Them?
Cookies are pieces of data stored on your device. Browser cookies are assigned by a web server to the browser on your device. When you return to a site you have visited before, your browser gives this data back to the server. Mobile applications may also use cookies. We use cookies and information gathered through their use to make your experience with us and certain other sites richer and more personalized based on the products, services, or other interaction you have with us and other sites. Information gathered through use of cookies may be used to make offers to you via online ads, email, U.S. mail, or telephone, subject to the privacy preferences you have on file with COMPANY. Note that we also provide certain widgets or tools on our sites, such as tools that allow web surfers to easily share information on another platform, such as a social media platform (e.g., Facebook, X, etc.). At other times, information from a third

party may be embedded on our site, such as a map or information streaming from another site, including communications streaming from a third party social media platform. These widgets, tools, and informational items often function through the use of third party cookies utilized by the third party site, such as the social media platform. As a result, these third parties may have access to information about your web browsing on the pages of our Site where these widgets, tools, or information are placed. You may wish to review information at third party sites, such as social media platforms where you have an account, to determine how these third parties treat data that they obtain through the use of cookies. We provide experiences on social media platforms including, but not limited to, LinkedIn, Glassdoor and Indeed, that enable online sharing and collaboration among users who have registered to use them. Any content you post on our official managed social media pages, such as pictures, information, opinions, or any Personal Information that you make available to other participants on these social platforms, is subject to the Terms of Use and Privacy Policies of those respective platforms. Please refer to them to better understand your rights and obligations with regard to such content. We also use cookies for purposes such as maintaining continuity during an online session; gathering data about the use of our site; monitoring online promotions; and anti-fraud and information security purposes.

Do You Have to Accept Cookies?
You can refuse to accept these cookies and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience in your use of the Site and some online products and services.

LIMITATION OF LIABILITY
BECAUSE OF THE POSSIBILITY OF HUMAN AND MECHANICAL ERROR AS WELL AS OTHER FACTORS, THE SITE (INCLUDING ALL INFORMATION AND MATERIALS CONTAINED ON THE SITE) IS PROVIDED "AS IS" "AS AVAILABLE." COMPANY AND THIRD PARTY DATA PROVIDERS ARE NOT PROVIDING ANY WARRANTIES AND REPRESENTATIONS REGARDING THE SITE. COMPANY AND THIRD PARTY DATA PROVIDERS DISCLAIM ALL WARRANTIES AND REPRESENTATIONS OF ANY KIND WITH REGARD TO THE SITE, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY, NONINFRINGEMENT OF THIRD PARTY RIGHTS, FREEDOM FROM VIRUSES OR OTHER HARMFUL CODE, OR FITNESS FOR ANY PARTICULAR PURPOSE. FURTHER, COMPANY WILL NOT BE LIABLE FOR ANY DELAY, DIFFICULTY IN USE, INACCURACY OF INFORMATION, COMPUTER VIRUSES, MALICIOUS CODE OR OTHER DEFECT IN THE SITE, OR FOR THE INCOMPATIBILITY BETWEEN THE SITE AND FILES AND THE USER'S BROWSER OR OTHER SITE ACCESSING PROGRAM. NOR WILL COMPANY BE LIABLE FOR ANY OTHER PROBLEMS EXPERIENCED BY THE USER DUE TO CAUSES BEYOND COMPANY'S CONTROL. NO LICENSE TO THE USER IS IMPLIED IN THESE DISCLAIMERS. COMPANY AND THIRD PARTY DATA PROVIDERS DO NOT WARRANT THE ACCURACY, ADEQUACY, OR COMPLETENESS OF THE INFORMATION AND MATERIALS CONTAINED ON THE SITE AND EXPRESSLY DISCLAIM LIABILITY FOR ERRORS OR OMISSIONS IN THE MATERIALS AND INFORMATION. NOTHING HEREIN SHALL BE CONSTRUED AS LIMITING OR REDUCING COMPANY'S RESPONSIBILITIES AND OBLIGATIONS TO MEMBERS IN ACCORDANCE WITH APPLICABLE LAWS AND REGULATIONS. UNDER NO CIRCUMSTANCES WILL COMPANY BE LIABLE FOR ANY LOST PROFITS, LOST OPPORTUNITY OR ANY INDIRECT, CONSEQUENTIAL, INCIDENTAL, SPECIAL, PUNITIVE, OR EXEMPLARY DAMAGES ARISING OUT OF ANY USE OF OR INABILITY TO USE THE WEBSITE OR ANY PORTION THEREOF, REGARDLESS OF WHETHER COMPANY HAS BEEN APPRISED OF THE LIKELIHOOD OF SUCH DAMAGES OCCURRING AND REGARDLESS OF THE FORM OF ACTION, WHETHER IN CONTRACT, WARRANTY, TORT, (INCLUDING NEGLIGENCE), STRICT LIABILITY, OR OTHERWISE.

Additional Cookies
Cookies is a term also used to describe other locally stored objects, such as cookies stored in an Adobe folder on your device. These cookies will not be deleted when you clear cookies from your browser. We may use this technology for purposes such as information security and fraud prevention. We do not use this technology for online behavioral advertising purposes. Please refer to information provided by Adobe for information on how to disable and control Flash objects. If you choose those options, you may limit the functionality we can provide when you visit our Site.

Additional Technologies
We may also use additional technologies such as pixel tags, web beacons, and clear GIFs, and may permit our third party service providers to use these technologies. We use these technologies for purposes such as measuring the effectiveness of our advertisements or other communications, determining viewing and response rates, and determining which offers to present to you on our own or on third party sites.

Other Information
COMPANY may also use server logs to record a visitor's Internet Protocol (IP) address and to collect general information about the visit to the Site, such as the time and length of the visit, and the web pages accessed during the visit. COMPANY may use this information for Site management and performance monitoring only. COMPANY does not make this information available to unaffiliated third parties, but may share it with affiliated companies.

Using Information
In addition to the uses described above, we use information for purposes as allowed by law such as: servicing; communicating with you; improving our Site, products, or services; legal compliance; risk control; information security; anti-fraud purposes; marketing or personalizing the presentation of our products and services to you; tracking website usage, such as number of hits, pages visited, and the length of user sessions in order to evaluate the usefulness of our sites; and using read-receipt notifications in our email communications.

Sharing
We may share information with service providers with whom we work, such as data processors and companies that help us market products and services to you. When permitted or required by law, we may share information with additional third parties for purposes including response to legal process. As applicable, please see the additional privacy policies referenced above, such as the COMPANY Consumer Privacy Notice, for more information on how we may share information with affiliates and third parties.

Access and Correction
If you provide Personal Information to us through the Site, where permitted and/or required by applicable law, you may request (i) access to Personal Information we collect, (ii) its modification or suppression, (iii) that we restrict its processing, (iv) that we cease using it (objection right); and/or (v) that we transfer Personal Information to you or another organization in a structured, commonly used and machine-readable format (right to data portability). Please email us at clientcare@harfordbank.com or contact us at (410) 272-5000 with any such requests. For your protection, we may only implement requests with respect to the information associated with the particular email address that you use to send us your request, and we may need to verify your identity before implementing your request. We will try to comply with your request as soon as reasonably practicable. Please note that certain Personal Information may be exempt from such access, correction, or suppression rights pursuant to local data protection laws.

Links to Third-Party Websites
The Site may contain links to other websites. This Policy does not address, and we are not responsible for, the privacy, information or other practices of any third parties, including any third party operating any website or service to which the Site links. The inclusion of a link on the Site does not imply endorsement of the linked site or service by us. We encourage you to read the legal notices posted on those sites, including their privacy policies.

Security
To protect Personal Information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. These measures may include device safeguards and secured files and buildings as well as oversight of our third party service providers to ensure information remains confidential and secure. We use reasonable organizational, technical and administrative measures to protect personal information within our organization. Unfortunately, no data transmission or storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you might have with us has been

compromised), please immediately notify us of the problem by contacting us in accordance with the "Contact Us" section below. We hereby disclaim, as far as permitted by local laws, any liability for us and our affiliates and contractors for any personal information we collect in connection with your interaction with the Site that is lost, misused, illegally accessed, disclosed, altered or destroyed or not timely delivered to the Site.

Children's Privacy

The Site is not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide Personal Information through the Site or any of our mobile applications. We do not knowingly collect information from children under 13 without parental consent. For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website: www.ftc.gov.

Policy Updates and Effective Date

If we make updates to this Policy, we will update the Policy with the changes and revise the "date of most recent update" posted at the top of this Policy. Any updates to the Policy become effective when we post the updates on the Site. Your use of the Site following the update to the Policy means that you accept the updated Policy.

Contact Us

If you have questions or requests, please feel free to contact us at clientcare@harfordbank.com or (410) 272-5000.