

HAWTHORN BANK

ONLINE DATA PRIVACY NOTICE

Scope

This Online Data Privacy notice is meant to help you understand how we and our affiliates collect, use, protect, and share your personal information. This privacy notice applies to our collection, use, sharing, and retention of your personal information.

This Online Data Privacy notice applies to your interaction with Hawthorn Bancshares Inc. and/or its affiliates and their divisions including Hawthorn Bank (collectively, “we,” “us,” or “our,”). Affiliates means companies owned by or under common control with Hawthorn Bancshares Inc.

We are committed to safeguarding your privacy in our various interactions with you including your use of our mobile apps and our website located at <https://www.Hawthornbank.com>. We use this privacy notice to clearly disclose to you our privacy practices in a manner that is easy to understand. If there is something you do not understand about our privacy practices, please feel free to contact us using the contact information listed at the end of this privacy notice.

If you are a Hawthorn Bank customer and applied for or obtained a financial product or service with us, read our Gramm-Leach-Bliley Act (GLBA) U.S. consumer privacy notice available at <https://www.hawthornbank.com/privacy-policy> to learn how we collect, use, protect, and share your personal information and the privacy options available to you.

We may change this policy from time to time so please check back often. If we significantly change our collection, use, or disclosure practices, we may send you an updated notice via email if you have provided us with an email address. Please keep in mind that some of the services mentioned specifically in this policy may not be available on the website at this time. If you are applying for a job with us or are completing our employee on-boarding processes, your use of the website for those purposes is governed by our HR Privacy Policy.

This Online Data Privacy Notice is effective as of January 30, 2024.

What information do we collect from you?

- We collect information in several ways. Some of the information we collect is personal to you. Other information is anonymous. When you open a financial account, we will ask for information including your name, address, date of birth, social security number, phone numbers, and other data on government-issued identification documents (e.g., passport and driver's license).
- When you open a financial account, we may also ask for other identifying information such as your email address, your marital status, and your employment and income information.
- When applying for an account online, we may collect geolocation data associated with your IP address.
- When applying for one of our products or services, we may ask for your current residential information including mortgage or rent payments.
- When you report a problem with our website or services, we will collect contact information along with a description of your problem.

- When you contact us via the company email address, we will collect your contact information and any information you include in your email.
- When you visit and navigate our site, use our applications or third-party sites, or open our emails, we may collect technical information about your use of our site including IP address, device identifier, viewing information, mobile carrier and/or internet service provider.

Our online services are not intended to solicit, collect or process personal information from any individual under the age of 13. If you are a parent or guardian, please contact us if you believe information regarding a child has been collected by us through our website.

How do we collect information from you and how can you opt-out of information collection?

Direct Collection

We collect much of the information listed above directly from you when you submit it to us through email, on our website, our mobile apps or in other interactions you have with us. This includes information such as contact information, financial information, and identity verification information. The personal information that you are asked to provide, and the reasons why you are asked to provide it, will be made clear to you at the point we ask you to provide your personal information (unless it is obvious from the context).

Opting Out of Direct Collection

If you do not want to share your information, you can choose not to participate in a particular service or activity.

To ensure that you will not receive recurring marketing or other information from us unless you choose to, we will provide you with simple instructions on each marketing email or subscription service from us for you to let us know that you have chosen to stop receiving such emails or subscriptions from us.

Indirect Collection – Cookies and Other Technology for Website Operation and Analytics

We and our third-party service providers or partners may collect certain information automatically from your device when you visit our website or use any services we provide. In some states this information may be considered personal information under applicable data protection laws.

Specifically, the information automatically collected may include information like your IP address, device type, unique device identification numbers, browser-type, operating system, date and time of visit, referring website, the search engine queries used to get to our website, broad geographic location (e.g. country or city-level location), and other technical information. It may also include information about how your device has interacted with our website, including the pages accessed and links clicked. We also collect information related to your use of the website, such as your site usage information, transaction information including whether a Know Your Customer check was completed (if applicable), site communication information and account activity information.

Collecting this information provides a better understanding of the visitors who come to our website, where they come from, and what content on our website is of interest to them. This

information is used for our internal analytics purposes, to improve the quality and relevance of our website and services to our visitors, and to enhance the security of our website. We also use this information for detection and prevention of fraud, security threats or other illegal or suspicious behavior on our website.

In addition to collecting personal information for the purposes outlined in this Online Data Privacy Notice, we may use personal information for other compatible purposes including, without limitation, anonymizing or de-identifying data. To the extent we anonymize or de-identify data, we will not attempt to re-identify such data.

As part of offering and providing customizable and personalized services, many websites use cookies and other online tracking technologies to store and sometimes track information about you. We may use these technologies to:

- Provide you with personalized content based on your use of our site
- Enable you to more easily use our site by remembering and using contact information, purchasing information, and registration information
- Evaluate, monitor and analyze the use of our site and its traffic patterns to help improve our site and services
- Assist us with ad reporting functions such as to learn which ads are bringing users to our website

The types of technologies we use include:

Cookies. A cookie is a small amount of data that is sent to your browser from a Web server and stored on your computer's hard drive. Cookies enable us to identify your browser as a unique user. Cookies may involve the transmission of information from us to you and from you to us. Cookies may also be used by another party on our behalf to transfer information to us in accordance with their privacy notice. Some cookies are "persistent cookies." They are used by us each time you access our website. Other cookies are called "session cookies." Session cookies are used only during a specific browsing session. We may use a session cookie, for example, to remember that you have already navigated through a particular menu, or that you have entered in age information for a portion of a site that is restricted by age. We may also use "analytics cookies" that allow web analytics services to recognize your browser or device and, for example, identify whether you have visited our website before, what you have previously viewed or clicked on, and how you found us. This information is provided anonymously for statistical analysis only. Analytics cookies are usually persistent cookies.

Our website may contain links to third party websites, embedded content that comes from or relates to third party websites and services, and buttons from third party websites and services (such as social media sharing buttons). From time to time, we may receive personal information about you from third party sources.

These third-party sources may include, but are not limited to, suppliers, third party web analytics services, and social media platforms such as LinkedIn, Facebook, Instagram, Twitter/X and YouTube. The types of information we may receive from these third parties includes information on your web activity about how you interact with our website and their services and aggregated analytics. We use this information to help improve our website and services, provide information

and advertising, and to be able to analyze aggregate click statistics and trends. We may also obtain aggregated information, including analytical results, about your use of the website for fraud detection, prevention and reporting purposes.

Google, Inc., may utilize the data collected to track and examine the use of our website, to prepare reports on its activities and share them with other Google, Inc. services, like YouTube. Google, Inc. may also use the data collected to contextualize and personalize the ads of its own advertising network to serve ads to you based on your visit to our website and other sites on the Internet. You may view Google's privacy policy here: <https://policies.google.com/privacy?hl=en>, with more information regarding Google partners located here: <https://www.google.com/policies/privacy/partners/> (including information regarding how to control how information is shared through your Ads Settings for Google Analytics). Additional information regarding Google Analytics is available here: <https://support.google.com/analytics/answer/6004245?hl=en>.

Meta (Facebook and Instagram) similarly provides more information regarding the information it collects and how it is used in relation to advertising here: <https://www.facebook.com/policy.php>.

LinkedIn's disclosure about the information it collects and how that information is used and shared available at <https://www.linkedin.com/legal/privacy-policy>.

Opting Out of Indirect Collection

You may disable browser cookies in your browser or set your browser to warn you when a cookie is being sent. You may lose some features or functionality when you disable cookies. Remember, also, that disabling cookies is browser specific. If you log on using Microsoft Edge, you must also disable cookies in Safari if you use that browser at a different time.

You can prevent the collection of the data generated by Google Analytics in relation to your use of our website and the processing of this data by downloading and installing the browser plug-in, with more information regarding how you can opt out of Google Analytics data collection as instructed here: <https://tools.google.com/dlpage/gaoptout>. This link provides instructions for installing an opt-out cookie on your device. As a result, the collection of data by Google Analytics is prevented in future for the Site and for this browser as long as the opt-out cookie remains installed in your browser.

You may also learn how to opt-out by clicking on the Do Not Sell or Share My Personal Information link. You may also opt-out of sharing by using our cookie consent tool.

You may also opt-out of information sharing from other third-party websites to us through their privacy policies.

Web Beacons. We also employ a software technology called a clear GIF (Graphics Interchange Format), also known as a pixel tag or Web beacon. A clear GIF is a line of code that we place on our websites or in e-mails which allows us to analyze our advertising and the general usage patterns

of visitors to our websites. We also employ the Facebook pixel tag. These help us better manage content on our site by informing us what content or promotions are effective.

Log Files. Like most standard website servers, we use log files. Log files track Internet protocol (IP) addresses, browser type, Internet service provider (ISP), referring/exit pages, platform type, date/time stamp, and number of clicks. We utilize this information to analyze trends, administer the site, prevent fraud, track website navigation in the aggregate, and gather broad demographic information for aggregate use.

Indirect Collection – Social Networking

The website permits you to use a third-party social networking platform such as Facebook, Instagram, Twitter/X, and LinkedIn. This includes use of social media plugins such as Facebook "Like". When you use these social networking platforms and plugins, your username and password for the available service or collected from you on these services may be shared with us. When you use social networking platforms and plugins, you share your information with them and their privacy notice applies disclosure of such information. In addition, they may be able to collect information about you, including your activity or may notify your connections on the social networking platform about your use of our websites. Such services may allow your activity to be monitored across multiple websites for purposes of delivering more targeted advertising. Please note that their own privacy policies apply and we encourage you to read them. We may add new social networking plugins and buttons to our websites from time to time.

Indirect Collection – Targeted Advertising

We may also use cookies, web beacons, pixel tags, and similar tracking technology to serve and enable targeted advertising, interest-based advertising, and cross-context behavioral advertising (generally referred to as "Targeted Ads" and "Targeted Advertising"). This includes site visitation information from Google that may include end user location, search history, YouTube history and data from sites that partner with Google. It is used to provide aggregated and anonymized insights into users' cross device behaviors. For further information about the types of Cookies we use, why, and how you can control Cookies, please see our Hawthorn Bank and cookie consent tool. We may use your personal information to facilitate the delivery of Targeted Ads.

Opting Out of Indirect Collection for Targeted Advertising

You may opt-out of our sharing of personal information for Targeted Advertising, as defined under applicable law, by submitting a request to us using the contact information at the bottom of this Privacy Notice. You may also learn how to opt-out by clicking on the Do Not Sell or Share My Personal Information link.

How do we use your information?

Our main goals in collecting information are to provide you with financial services and products and to improve the site and our mobile applications and provide you with the best possible user experience. For example, by using the information we collect, we can provide you with an easy to use and readily available forum to learn about our financial services.

We will also use your personal information to:

- Review your application and determine eligibility for financial products and services
- Process transactions and payments, fulfill orders, and verify your customer information
- Provide, operate, and maintain your accounts and services with us,
- Communicate with you about our products and services, your financial accounts, investments, including by sending announcements, updates, security alerts, and support and administrative messages
- Provide, improve, and provide support for our financial services, and products, and respond to your requests, questions, and feedback
- Provide, operate, and improve the websites, applications, our services, and our business
- Establish and maintain your user profile on the website or application
- Enable online security features, such as by remembering devices from which you have previously logged in
- Understand your needs and interests and personalize your experience with the website and our communications
- Meet federal requirements that all financial institutions obtain, verify, and record information that identifies each person who opens a financial account
- Prevent, identify, investigate, and deter fraudulent, harmful, unauthorized, unethical, or illegal activity such as cyberattacks or identity theft
- Notify you of other products or services available from us and our affiliates
- Personalize online content so that it applies to you and your interests
- Provide you with advertising targeted on your interests
- Make our products, services, and website better
- Compile, analyze and do research on our users' demographics and behavior
- Detect, investigate and prevent activities that may violate our policies or be illegal

With whom do we share your information?

We will not disclose any of your personally identifiable information except when we have your permission or under special circumstances, such as when we believe in good faith that the law requires it or under the circumstances described below. These are some of the ways that your information may be disclosed:

Affiliates

We may share your personally identifiable information with our corporate affiliates.

Service Providers

We hire other companies to provide limited services on our behalf, including account opening services, email and cell phone verification, customer support, website development, operation, and analytics, sending postal mail or email, analyzing website use, and processing data. We will only provide those companies the information they need to deliver the service, and they are contractually prohibited from using that information for any other reason.

Within online banking, we use chat software that allows you to have conversations with our employees. These chat sessions are recorded and use third party cookies, which will then be saved on your device. By providing information to us using the chat tool, you consent to the recording

of the chat session, the use of third-party cookies in connection with the chat session, and our chat service provider having access to the transcript.

Data in the Aggregate

We may disclose “blinded” aggregated data and user statistics to prospective partners and other third parties. Blinded data is data that does not identify an individual person.

Other

We also may disclose your information in special cases. For example, when we believe that we must disclose information to identify, contact or bring legal action against someone who may be violating our Terms of Use, or may be causing injury to or interference with our rights or property, other website users or customers and their information, or anyone else who may be harmed by such activities. We and our service providers may disclose, access or monitor your personal information when we believe in good faith that the law requires it and for administrative and other purposes that we deem necessary to maintain, service and improve our products and services and our information security. This includes third party partners and service providers we use to enable the detection of devices connected with fraud and other types of information security vulnerabilities, to prevent fraud, security threats and illegal or malicious behavior, and to enhance security on our website and other pages on the internet. As we continue to develop our business, we may buy or sell businesses or assets. In such transactions, confidential customer information generally is one of the transferred business assets. In the event of a transaction involving the sale of some or all of our businesses, customer and site visitor information may be one of the transferred assets and may be disclosed in connection with negotiations relating to a proposed transaction. In such case, the transferred information may become subject to a different privacy notice.

How can I control my personal information?


We offer our customers choices for the collection, use and sharing of personal information. You may contact us using the contact information at the bottom of this Online Data Privacy Notice if you wish to view, edit, or delete your personal information from our database, and we will use commercially reasonable efforts to accommodate your request.

If you believe that any inaccurate or inappropriate information has been obtained or provided to others through your use of this website, you should contact a Bank representative using our contact information at the bottom of this Privacy Notice.

How do we protect financial-related information?

Keeping your personal financial information private is very important to us. As a matter of policy and long-time business practice, we do not sell information provided by our users. Any user statistics that we may provide to prospective partners regarding financial matters are provided in the aggregate only and do not include any personally identifiable information about any individual user.

What security precautions are in place to protect against the loss, misuse, or alteration of your information?

Your Account Information and Profile is password-protected so you have access to this personal information. We use encryption technology for passwords, and registration information. Remember to sign out of your account and close your browser window when you have finished your work. This is to ensure that others cannot access your account by using your computer when you are away from it. Because information sent through the Internet travels from computer to computer throughout the world, when you give us information, that information may be sent electronically to servers outside of the country where you originally entered the information. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. Our site uses Transport Layer Security (TLS) which uses encryption to protect transfers of personal information. You will know that a webpage within our Website uses TLS when you see the padlock symbol  or "https" in the URL. Information that you disclose by use of this site (as with any site that is non-secure), by posting a message or using e-mail, potentially could be collected and used by others. This may result in unsolicited messages from third parties or use of such information by third parties for their own purposes, legal or illegal. As a result, while we strive to protect your personal information, we cannot ensure or warrant the security of any information you transmit to us or from our services, and you do so at your own risk. Once we receive your transmission, we use commercially reasonable efforts to ensure its security on our systems. We limit access to your personal information to those employees and service providers who reasonably need access to such information in order to provide and improve our services and process your information appropriately.

How long do we keep your personal information?

The length of time we retain personal information will be determined based upon criteria such as: the length of time your personal information remains relevant; the length of time it is reasonable to keep records to demonstrate that we have fulfilled our duties and obligations; any limitation periods within which claims might be made; any retention periods prescribed by law or recommended by regulators; or the type of contract we have with you, the existence of your consent, and our legitimate interest or business need in keeping such information (for example, to provide you with a service you have requested or to comply with applicable legal, tax, compliance, or accounting requirements).

When we have no ongoing legitimate business need to process your personal information, we will either delete or anonymize it or, if this is not possible (for example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible.

What else should I know about your privacy?

Please keep in mind that whenever you voluntarily disclose information online, that information is accessible to other customers and users. Ultimately, you are solely responsible for maintaining the secrecy of your passwords and/or any account information. Please be careful and responsible whenever you are online.

When you or we end your customer relationship with us, we will treat the information we have about you as if you were still our customer.

Do Not Track Codes

Do Not Track (DNT) is a privacy preference that users can set in their web browsers. While the United States Federal Trade Commission has endorsed DNT, our website does not support DNT codes.

Your Privacy Rights in California and other States

If you are a California Resident, you have rights under the California Consumer Privacy Act of 2018 (CCPA) as amended by the California Privacy Rights Act of 2020 (CPRA). If you are a Colorado Resident, you have rights under the Colorado Privacy Act. If you are a Connecticut Resident, you have rights under the Connecticut Data Privacy Act. If you are a Utah Resident, you have rights under the Utah Consumer Privacy Act. If you are a Virginia Resident, you have rights under the Virginia Consumer Data Protection Act. Where these laws contain exceptions to either GLBA covered data or B2B data, some of these rights may not apply.

California Civil Code Section 1798.83 permits our visitors who are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an email to or write us using the contact information at the bottom of this Privacy Notice. Make sure to state that you are a California Resident.

Nevada Rev. Stat. § 603A.340, permits customers in Nevada to opt-out of the sale of certain kinds of personal information. A sale under Nevada law is the transfer of this personal information to third parties for monetary consideration so these third parties can then re-sell or license the sold information. We do not sell your personal information to third parties as defined in Nevada law.

In the future, you may have rights under state privacy laws that become effective. Please check back for updates as we may update this Privacy Notice to address these laws and any changes in these laws. When these new laws become effective, we will adhere to the privacy rights below to the extent they apply to the specific law.

Some of these state laws do not apply to personal information collected in the business-to-business context (B2B) or in the human resources (HR) context. We will not process privacy rights requests where these exceptions apply.

Various state privacy laws including the CCPA require us to provide you with more detailed descriptions of the personal information we collect. Below is a chart that details our collection practices.

| Identifiers (such as name, alias, postal address, unique personal identifier, online identifier, IP address, email address, account name, social security number, driver's license number, passport number, or similar identifiers) | | | |
|---|---|--|--|
| Information Collected | Categories of Sources | Business or commercial purpose for which it will be used | Categories of third parties with whom personal information is shared |
| We collect information that will allow us to identify you such as your name, address, date of birth, social security number, driver's license or passport number, IP address, email address, username and password. | Directly from individuals submitting information to us; certain information is automatically collected from website visitors; business report providers; advertising and marketing partners and list brokers. | Performing services and providing information about services; maintaining account information; providing customer service; verifying customer information; providing advertising and marketing services; providing analytics; auditing related to customer interactions and transactions; security detection and enhancement; enhancing products and services. | Marketing and advertising service providers and vendors, security services; mailing services; government entities and law enforcement; affiliates. |
| Financial, medical, or health information (such as insurance policy number, bank account number, credit card number, debit card number, or other financial information, medical information, or health insurance information) | | | |
| Information Collected | Categories of Sources | Business or commercial purpose for which it will be used | Categories of third parties with whom personal information is shared |
| We collect financial account, debit card or credit card number, in combination with any required security or access code, password or credentials allowing access to an account. | Directly from individuals submitting information to us, or as generated when opening a new account or requesting a new card. | Performing services; accounting purposes. | Technology service providers, financial reporting companies; government entities and law enforcement, if necessary. |
| Characteristics of protected classifications under California or federal law (such as such as race, color, national origin, religion, age, sex, gender, gender identity, gender expression, sexual orientation, marital status, medical condition, ancestry, genetic information, disability, citizenship status, and military and veteran status) | | | |
| Information Collected | Categories of Sources | Business or commercial purpose for which it will be used | Categories of third parties with whom personal information is shared |
| n/a | n/a | n/a | n/a |
| Commercial information (such as transaction history, products or services purchased, obtained, or considered, records of personal property, or other purchasing or consuming histories or tendencies) | | | |
| Information Collected | Categories of Sources | Business or commercial purpose for which it will be used | Categories of third parties with whom personal information is shared |
| We collect commercial information relating to online banking services | Directly from individuals submitting information engaging in orders; Bank internal processes; advertising and marketing partners | Performing services and fulfilling orders; maintaining account information; providing customer service; verifying customer information; providing advertising and marketing services; providing analytics; auditing related to customer interactions and transactions; security detection and enhancement; enhancing products and services | Supplier sales and marketing representatives, marketing and advertising service providers and vendors; government entities and law enforcement, if necessary; affiliates |
| Biometric information (physiological, biological or behavioral characteristics, including images, voice recordings, keystroke patterns) | | | |
| Information Collected | Categories of Sources | Business or commercial purpose for which it will be used | Categories of third parties with whom personal information is shared |
| Hawthorn Bank collects fingerprints to cash non-customer checks, records call center phone calls, and allows users to customize debit and credit cards with pictures | Directly from individuals submitting information. | Identity verification; customer service; security detection and enhancement; enhancing products and services. | Service providers and vendors; government entities and law enforcement, if necessary; affiliates. |

| | | | |
|--|--|--|--|
| which could include a photo of a person. | | | |
| Internet or other electronic network activity information (such as browsing history, search history, and information regarding an interaction with a website, application, or advertisement). | | | |
| Information Collected | Categories of Sources | Business or commercial purpose for which it will be used | Categories of third parties with whom personal information is shared |
| We collect electronic identifiers such as IP address, cookies, website browsing and interaction activity, and other device or browser identifiers. | Web browsers and devices; advertising and marketing partners; social media partners; technology vendors | Performing services and fulfilling orders; maintaining account information; providing customer service; verifying customer information; providing advertising and marketing services; analytics; auditing related to customer interactions and transactions; security detection and enhancement; enhancing products and services | Marketing and advertising service providers and vendors; security services; suppliers; government entities and law enforcement; affiliates |
| Geolocation | | | |
| Information Collected | Categories of Sources | Business or commercial purpose for which it will be used | Categories of third parties with whom personal information is shared |
| We collect IP address location; region, country, and city-level location metadata | Web browsers and devices; advertising and marketing partners | Manual review of online financial account applications; analytics; providing advertising and marketing services; fraud detection; digital banking customer account access | Security services; suppliers; government entities and law enforcement, if necessary; affiliates. |
| Audio, electronic, visual, thermal, olfactory, or similar information | | | |
| Information Collected | Categories of Sources | Business or commercial purpose for which it will be used | Categories of third parties with whom personal information is shared |
| Hawthorn Bank collects recordings of call center phone calls. | Service provider | Recordings are reviewed for quality assurance and customer complaint or concern resolution. | Security services; government entities and law enforcement, if necessary; affiliates. |
| Professional and employment-related information | | | |
| Information Collected | Categories of Sources | Business or commercial purpose for which it will be used | Categories of third parties with whom personal information is shared |
| Job Title; employer name; income information | Directly from individuals submitting information to us | Performing services and fulfilling orders; maintaining account information; providing customer service; verifying customer information; providing advertising and marketing services; providing analytics; auditing related customer transactions; security detection and enhancement | Marketing and advertising service providers and vendors, security services; suppliers; government entities and law enforcement; affiliates |
| Educational information | | | |
| Information Collected | Categories of Sources | Business or commercial purpose for which it will be used | Categories of third parties with whom personal information is shared |
| n/a | n/a | n/a | n/a |
| Inferences drawn from any information identified above (such as to create a profile about preferences, characteristics, trends, predispositions, behavior, or attitudes) | | | |
| Information Collected | Categories of Sources | Business or commercial purpose for which it will be used | Categories of third parties with whom personal information is shared |
| We collect preferences and derive behavior and trends to create a customer profile | Web browsers and devices; advertising and marketing partners; social media partners; technology vendors; | Performing services to improve the customer experience; maintaining account information; providing customer service; verifying customer information; auditing related customer and employee interactions and transactions; security detection and enhancement; product and service enhancement | Marketing and advertising service providers and vendors; security services; suppliers; government entities and law enforcement; affiliates |

California residents and residents of certain other states have various rights and are entitled to the various disclosures, which may include:

Right to Know. Certain consumers have the right to request that we disclose the personal information we collect, use, disclose, sell, and share. Please see the *Submit a Request* section below to request the personal information we collect, use, disclose, and sell. Please also see the above table that includes the categories of personal information we collect, the sources of personal information, the business or commercial purposes for which personal information is used, whether personal information is sold or shared, as defined in applicable privacy laws, and the categories of third parties with whom personal information is shared.

Right to Request Deletion. You have the right to request that your personal information be deleted. We may save personal information when permitted by applicable law including, without limitation, when the information is needed to complete a transaction, to detect or protect against security incidents or illegal activity, and for a legal or compliance purpose. If we delete your personal information, you will lose a personalized experience with our site and content might not be as relevant to you. If you have an account with us, it will be deleted and you will no longer be able to access it. You also will lose your account and purchase history. Please see the *Submit a Request* section below to submit a request to delete.

Right to Opt-Out of the Sale of Your Personal Information or Sharing of Personal Information for Targeted Advertising. California residents and residents of certain other states including Colorado, Connecticut, Utah and Virginia have the right to opt-out of having their personal information sold or their personal information shared for Targeted Advertising. While we do not sell personal information in the traditional sense of selling personal information in exchange for money, certain activities (such as sharing online identifiers with third parties) may be considered a sale under California or other law. We do not sell personal information of consumers under the age of 16 if we have actual knowledge of the individual's age. To request that your personal information not be sold or shared for Targeted Advertising, please see the *Submit a Request* section below. Note that Targeted Advertising does not include advertising from or on behalf of Bank based on activities conducted on Bank's own websites or applications.

Right to Opt-Out of Profiling. Certain consumers have the right to opt-out of profiling in furtherance of decisions that produce legal or similarly significant effects on the consumer. Please see the *Submit a Request* section below to submit to opt-out of such profiling.

Right to Obtain Copy of Your Personal Information. Certain consumers have the right to obtain a copy of the personal information in a portable and readily usable format. Please see the *Submit a Request* section below to submit a request to a copy of your personal information.

Right to Correct. You may submit a request to correct any inaccuracies in your personal information. To do so, please the *Submit a Request* section below.

Right to Restriction. You may submit a request to limit the use and disclosure of your sensitive personal information. Sensitive information includes information like your social security number, sexual orientation, religious beliefs, private health matters, union membership and other such information depending on the applicable privacy law. To do so, please the *Submit a Request* section below.

How to Submit a Request Regarding Your Privacy Rights? To submit a request to know the personal information we have about you or to submit a request to delete your personal information, please email us at the at the email address at the bottom of this Online Data Privacy Notice or call us at the toll-free number below. When you submit a request to know or delete, you must provide your first name, last name, email address, and customer ID, if applicable.

Authorized Agents. You may designate an authorized agent to make a request under California law on your behalf. If you are a Colorado or Connecticut resident, you may designate a person to act on your behalf in order to opt out of processing your personal data for targeted advertising, sale of your personal data, or profiling as defined in those laws. To be able to act, authorized agents must submit proof that they are authorized to act on your behalf. We may deny requests from claimed authorized agents who do not submit adequate proof that they are authorized to act on your behalf. We do not process privacy requests sent to us using third party services that have not complied with our verification process. This is because such services often request that we click on hyperlinks which we will not do for data security reasons. These services are also susceptible to spoofing and other phishing attacks. One of our highest priorities is to treat your information safely and securely. If you live in a state that permits you to make a privacy request using a third-party agent, please have them contact us using the information above and we will take steps to identify them and ensure that they are your agent.

Verifying Requests. To help protect your privacy and maintain security, we will take steps to verify your identity before complying with your requests. For example, for requests to know and delete, we will attempt to match your identity to the information stored in our files. If we cannot, we will ask you to provide additional identifying information. We will use information you provide in your request for the purpose of verifying your identity or authority to make the request.

Right to Non-Discrimination and No Retaliation. Residents of California, Colorado, Connecticut, Virginia and certain other states have the right not to receive discriminatory treatment by us for opting out of sharing your personal information or exercising your privacy rights conferred by applicable privacy laws.

Right to Appeal a Privacy Rights Request Decision. Residents of Virginia, Colorado, Connecticut, and certain other states have the right appeal our denial or limitation of your privacy rights request. We will notify you of our appeal process when we respond to your request. **If you wish to appeal a denial or limitation of your privacy rights request, you may email us at online@hawthornbank.com**

Who do you contact with questions or concerns about our Online Data Privacy Notice or to exercise your privacy rights?

If you have any questions or comments about this notice, the ways in which Hawthorn Bank collects and uses your information, your choices and rights regarding such use, or wish to exercise your rights under California law or the laws of other states, please do not hesitate to contact us at:

Hawthorn Bank

Phone: 1-877-442-9846

Website: www.hawthornbank.com

Email: online@hawthornbank.com

Online Banking Dept.

Postal Address:

Hawthorn Bank

Attn: Online Banking Dept.

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Jefferson City, MO 65101