

BELL BANK CHILDREN'S ONLINE PRIVACY POLICY



Your child's privacy is important to us. This Children's Privacy Policy and all references to "Your Child" exclusively pertain to online banking users under the age of 13. It explains how we collect, use and disclose personal information collected online from children under the age of 13 in compliance with the Children's Online Privacy Protection Act (COPPA). For more information on how Bell protects your child's personal information, refer to our [Online Banking Security Policy](#).

Personal Information We Collect About Your Child

Before your child uses Bell Bank's online services, you'll enroll them into the program and consent to our collection, use and disclosure of their personal information in connection with the use of their account. We won't require your child to disclose more personal information than is necessary to access their account in Online Banking.

During enrollment, you'll provide your child's name, date of birth and address. We also require an email address for your child. Your child will need to create a username and password for online account access. When your child uses their account, they'll have the ability to make changes to their personal information such as:

- Account nickname
- Telephone number(s)
- Address
- Email address
- Username and password

By signing the consent form provided at the time your child's account was opened, you consent to our collection of the personal information above to the extent your child chooses to update his or her profile, which may occur without notice to you. As described below, you have the right at any time to review the personal information we collect from your child online, refuse to allow further use or collection or request deletion of that information.

Other Information We May Collect

In addition to the personal information described above, we may collect certain information about your child's use of our online services. For example, we may capture the IP address or unique identifiers of the device they use to connect to the online service, the type of operating system and browser they use and their browsing history. We or our partners may also use cookies, web beacons or other technologies to collect and store other information about their visit to, or use of, our online services. In addition, we may later associate the usage and other information we collect online with personal information about them.

If your child accesses our online services using a mobile device, we may also collect information such as unique device identifiers for their mobile device, screen resolution and other device settings, information about their location and analytical information about how they use their mobile device.

Use of Information

We use the information discussed above in several ways, such as:

- Processing transactions.
- Verifying your child's identity (such as when they access their account information).
- Preventing fraud and enhancing the security of their account or our online services.
- Providing your child with support and to respond to their inquiries, including investigating and addressing concerns and monitoring and improving our responses
- Managing their preferences.
- Improving our online banking services, including to repair errors that impair functionality
- For any other purposes we may specifically disclose to you during the account opening process.

Disclosure of Information

We may share the information we collect from and about your child with our affiliates and others. For example, we may share their information with:

- Bell service providers.
- Successors or affiliates in connection with a corporate transaction, such as a sale, consolidation or merger of Bell businesses.
- Others, in order to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise, to protect the rights, property or security of our customers or third parties.

Retention of Information

We will retain information collected from your child only as long as reasonably necessary. In general, information will be deleted within 3 months of the closure of your child's account. We may maintain some audit records longer, for our auditing purposes.

Your Rights as Parent or Legal Guardian

As a parent or legal guardian, you have the right to:

- Review the personal information collected online from your child.
- Refuse to allow further use or online collection of personal information from your child.
- Delete the personal information collected online from your child (unless we're required by law to retain).

To exercise any of these rights, call us at 800-450-8949, stop by any of our Bell Bank locations or send your request in writing to:

PO Box 10877
Fargo, ND 58106-0877

If you don't want us to continue to collect or use your child's personal information, or if you ask us to delete it, we're required to remove their online profile. Your child's account will remain active.

Contact Details

If you have any comments, questions or concerns about any of the information in this policy, please contact us at:

Bell Bank
520 Main Ave
855-450-7990
customerservice@bell.bank