

WEBSITE AND MOBILE APPLICATION PRIVACY NOTICE

Last Updated: September 14, 2026

This Website and Mobile Application Privacy Notice (“Notice”) describes our privacy practices regarding information we collect from users of Bank of Greene’s (“BOG”) website (<https://www.bankofgreene.com/>), its investor relations website (<https://greenecountybancorp.q4ir.com/investors/corporate-profile/default.aspx>) (collectively “Sites”) and mobile application (Sites and mobile application together, the “Online Services”). We recognize that users of our Online Services are concerned about their privacy, and we are committed to preserving your privacy when using the Online Services.

The terms “Bank of Greene”, “BOG,” “we”, “us”, or “our” on any of our Sites, and in this Notice, refers to Greene County Bancorp, Inc., its affiliates and subsidiaries, including Bank of Greene, Greene County Commercial Bank, Greene County Bancorp, MHC, Greene Property Holdings, Ltd., and Tier One Settlement Agency, LLC.

This Notice describes what data we collect, how we use it, and how we may share it. BOG may, at its sole discretion, change modify, add, or delete portions of this Notice.

This Notice **does not** apply to our privacy practices and collection or processing of personal information in connection with products or services that you obtain for personal, family, or household purposes. If you have a financial product or service with us primarily for personal, family or household purposes, please review [BOG’s Consumer Privacy Notice](#), which describes how BOG processes your personal information in connection with these products and services.

Please note that when you opt to (1) apply to open a deposit or loan account, (2) manage your Greene Rewards, (3) login to your existing banking or investment accounts or (4) order checks through the BOG Site, each of those products is hosted on a site through one of BOG’s non-affiliated third-party partners. To the extent you engage with any of those offerings, please review the applicable privacy notice, which will govern your activities on the respective site.

Types of Information We Collect

Personal Information

We collect personal information that you provide to us when using our Online Services, including if you send an e-mail to BOG. This may include the following items:

- **Contact Data:** Name, phone number, email address, or postal address.
- **Communications Data:** Phone number, messaging history (including e-mail and secure messaging), and content of other written communications sent through the Online Services.
- **Biometric Data:** Fingerprint scan, facial recognition or signatures.
- **Geolocation Data:** We collect location-based data to provide tailored services. To the extent we collect this data, we will obtain your prior consent to do.

It is important to remember that regular (non-encrypted) e-mail is not secure. Please do not send BOG any sensitive information (such as your Social Security number, driver's license number, account number(s), credit or debit card number(s), or any log-in information or passwords that you may use to access your financial information through the Site) via regular e-mail.

Usage and Other Technical Information

In addition to the personal information described above, we may collect certain information about your use of our Online Services. For example, we may capture the IP address of the device you use to connect to our Online Services, the type of operating system and browser you use, and information about the site you came from, the parts of our Online Services you access, and the site you visit next. We or our service providers may also use cookies and other technologies to collect and store other information about your visit to, or use of, our Online Services (more on that below). We may also later associate the usage and other information we collect online with personal information about you.

Information Related to Mobile Application Use

If you use our mobile application, in addition to the information above, we and our service providers may collect the following additional information from you:

- **Device and Carrier Information:** We may collect information about your device, such as your phone number, the device model, installed applications, identity of the carrier, and the name and version of the operating system to ensure your device's compatibility with our Online Services.
- **Location Data:** We may request your permission to access your location when you interact with certain features of our mobile application. To do so, we collect the Internet Protocol (IP) address of the device to determine your physical location. This information may be provided to mapping applications, for example to assist you in locating nearby branches and ATMs and for security purposes.

- **Camera/Image:** We may request your permission to access the camera for your device in order to collect images, such as scanning QR codes or processing other images or videos to fulfill any other purpose for which you provided the information, such as for purposes of secure messaging, customer service, or to enable us to provide you information, products or services you request.

How We Use Your Information

We may use your information for the following purposes:

- **Communicate with you** – respond to your requests, feedback, and inquiries
- **Prevention of fraud and other harm** – to verify your identity, detect, prevent or investigate fraudulent transactions, potential security breaches, and monitor against theft
- **Provide, market, and develop our products and services** – market our products and services to you, analyze and understand how you have interacted with our Online Services, and track the effectiveness of our advertisements
- **Internal business operations** – maintain and improve the effectiveness of our services, conduct research and analysis, and perform other business activities as needed
- **Comply with law** – comply with our legal and regulatory obligations, defend ourselves in litigation and investigations, and prosecute litigation
- **Enforce our contractual rights** – to enforce our Terms of Use and other agreements

How We Share Your Personal Information

We may share the personal information we collect in the following ways:

- **Service Providers:** We may provide personal information to our vendors, contractors, business and service providers, or third parties who provide services to us.
- **Governmental Authorities:** As required by law, or legal process, we may share your personal information with federal or state regulatory agencies, law enforcement, courts and other governmental authorities or when we believe that disclosure is necessary to detect, prevent or report suspicious activities, prevent physical harm, financial loss or violations of our agreements and policies.

- **Parties Involved with Business Transfers:** We may share your personal information with third parties in the event we sell or transfer all or a portion of our business or assets.
- **At your direction:** We may disclose your personal information at your direction or with your consent.

State laws may give you additional rights to limit sharing of your personal information. Residents of California should see our [California Consumer Privacy Notice](#) page for information specific to the rights of California residents.

How We Use Cookies and Other Data Collection Tools

Cookies, Web Beacons and Pixel Tags. To better serve you and to provide more effective Online Services, we use “cookies” as part of our interaction with the device you are using. Cookies are small text files that a website’s server places on your computer or other device. In addition to cookies, we may use other devices for tracking online activity, including web beacons and pixel tags. Web beacons and pixel tags are small strings of software code that represent a graphic image on a website, or in e-mail that is used to monitor the user’s behavior.

These data collection tools provide a means for sites that you visit to track browsing activities conducted with the device you are using, your language preference, and your relationship with the site owner. This may include information such as pages and content viewed, time and duration of visits, search queries entered into search engines, and whether you clicked on an advertisement. Cookies make the personalization of the Online Services experience possible and can also be used to retain data related to a particular browser. We may use these data collection tools to determine whether you have previously visited our website, the location from which you are visiting our website, and for several administrative purposes (for example, to store your preferences for certain kinds of information), website traffic reporting, unique visitor counts, marketing, advertising, auditing / reporting, and for personalization of the Sites and Online Services. The data collection tools may be used in connection with some Online Services and e-mail messages to measure the effectiveness of our communications and/or the success of our marketing campaigns, to compile statistics about usage and response rates, to personalize your experience while engaging with us online and offline, for fraud detection and prevention, for security purposes, for advertising, and to assist us in resolving account holders’ questions regarding use of our Online Services.

We and our service providers may also use cookies, or similar technologies, to collect information about your browsing activities over time and across different websites

following your use of our Online Services. We may use other technologies, such as the capture of screenshots while you are using the Services, to understand how you navigate and use the Services. This information helps us to better understand how the Online Services are used and to improve them. We may associate this tracking data with any personal information you provide, in which case we will treat it as personal information.

Google Analytics Our Online Services also utilize Google Analytics to better and serve your needs. Google Analytics is a secured platform used to track web activity, including but not limited to session duration, pages per session, engagement rate and the sources of web traffic. Cookies used by Google Analytics are used to identify each customer as a unique user, and are protected by Google encryption from being used by any other tracking platform. Just as with Our Online Services' cookies, your web browser may enable you to decline Google cookies. For more information on Google Privacy or Terms of Use, visit google.com/analytics/tos.html and google.com/intl/en/analytics/privacyoverview.html.

You can refuse to accept these cookies, and most devices and browsers offer their own privacy settings for cookies. You may manage your cookie settings for each device and browser you use. However, you may experience some inconvenience in your use of our Online Services and some online products and services

You should visit the “Help” section of your browser for how to manage your cookie settings. For further general information on cookies and more detailed advice on how to disable and enable them, please visit <https://allaboutcookies.org/>

Your Privacy

Depending on your jurisdiction and subject to certain limitations, you have the following rights with respect to the personal information we process about you:

- Right to access your personal information
- Right to confirm and/or correct inaccuracies in your personal information
- Right to limit the use and disclosure of your sensitive personal information
- Right to obtain a copy of the personal information about you that's being processed in a usable and portable format
- Right to delete or erase your personal information
- Right to opt-out of the sale or sharing of your personal information for targeted advertising and

- Withdraw consent for any processing where we have requested your consent.

You also have the right not to be discriminated against (as provided for in applicable law) for exercising your rights.

We will consider all requests and respond during the applicable time period. Please note, however, that certain information may be exempt from such requests in some circumstances, which may include if we need to keep processing your information or to comply with a legal obligation. Depending on the sensitivity of the information sought, we also may take steps to verify your identity before responding to a request, which might include, at a minimum, verifying your name, email address, and date of birth. You are also permitted to designate an authorized agent to submit certain requests on your behalf. An authorized agent must have a signed, written permission from you or a power of attorney. We may also follow up with you to verify your identity before processing the authorized agent's request.

Additionally, exercising your deletion rights may mean that you may no longer be able to use portions of BOG's service that require personal information to function (e.g., if you register for an account, you cannot delete your username and password if you want to maintain your account).

Please note there are instances in which BOG is required to maintain, or otherwise is not required to delete, your Personal Information. For example, BOG is not required to delete your information if it is being used:

- To complete a transaction or provide a good or service requested by you;
- To detect security incidents or protect against malicious, deceptive, fraudulent, or illegal activity;
- To enable solely internal uses based on your relationship with us, such as a Do Not Solicit request;
- To comply with a legal obligation, such as federal recordkeeping requirements; or
- Internally, in a lawful manner that is compatible with the context in which you provided the information.

If you would like to exercise any of these rights, you may submit your request through the [contact form on our website](#) or by calling us at [888-439-4272](tel:888-439-4272) option 2. If we deny your request, you may appeal our decision by using the [contact form on our website](#) (please put "APPEAL" in your subject line) or calling us at [888-439-4272](tel:888-439-4272) option 2. If you have

concerns about the results of an appeal, you may contact the attorney general in the state where you reside.

Notice of Right to Opt Out of Sale or Sharing of Personal Information and Targeted Advertising

Residents of certain states have the right to opt out of the “sale” or “sharing” of their personal information and targeted advertising. Certain state laws broadly define “sale” in a way that may include when we share your information with third parties to provide you with offers and promotions that we believe may be of interest to you. It also may include allowing third parties to receive certain information, such as cookies IP address and/or browsing behavior, to deliver targeted advertising on our site or on other.

We may provide the following categories of information to third parties for these purposes:

- For sharing with third parties to send you relevant business opportunities, ranging from possible venture partnerships to employment opportunities: contact and account registration information; demographic and statistical information, customer records information and user-generated content, and geolocation.

If you would like to opt out of our use of your information for such purposes that may be considered “sale” or “sharing” of your personal information or targeted advertising under applicable state laws, you may submit an opt-out request by accessing the “[Do Not Sell or Share My Personal Information](#)” link, by using the [contact form on our website](#) or calling us at [888-439-4272](#) option 2.

How We Secure Your Information

We employ measures to protect your personal information from unauthorized access and use. These include computer safeguards and secured files and buildings.

Children’s Privacy

We recognize that protecting children’s identities and privacy online is important and that the responsibility to do so resides with both the business and the parents. We do not knowingly solicit data from children under the age of 13, and we do not knowingly market through our website to such children. We comply with the requirements of the Children’s Online Privacy Protection Act (COPPA) that are applicable to us. To the extent we make our Online Services available to minors, their data must be provided through a parent or legal guardian.

Making Sure Your Information is Accurate

It is important for us to have your most accurate and up-to-date contact information. If any of your contact information has changed, please call or write us at the proper telephone number, e-mail address or postal address as provided on the Sites. You may also call or write us at the telephone number, e-mail address or postal address provided on the Sites or in this Notice.

Changes to this Digital Privacy Notice

You should review this Notice periodically as it is subject to change from time to time. When a change has been made, we will post the revised Notice on this page with a new “Last Updated” date at the top of the page. All changes will become effective when posted unless indicated otherwise.

Your continued use of any of our Online Services following the posting of a revised version of this Digital Privacy Notice will constitute your acceptance of the revised Notice. If you do not agree with the revised Digital Privacy Notice, do not use any of our Online Services.

Notice to California Residents

The California Consumer Privacy Act (“CCPA”) governs financial institutions’ collection and processing of certain information belonging to consumers who reside in California.

For further information on the application of the CCPA to BOG and with regard to the rights of consumers residing in California, please visit the [California Consumer Privacy Notice](#) page

Questions about our Privacy Practices

If you have questions or concerns about our privacy notices or practices, please contact us at [518-943-2600](tel:518-943-2600).