

Cookie Policy

Effective date: August 19, 2026

Last updated: August 19, 2026

What are cookies?

This Cookie Policy explains what cookies are, how we use them, the types of cookies we use (i.e., the information we collect using cookies and how that information is used), and how to manage your cookie settings.

Cookies are small text files used to store small pieces of information. They are stored on your device when a website loads in your browser. These cookies help ensure that the website functions properly, enhance security, provide a better user experience, and analyze performance to identify what works and where improvements are needed.

How do we use cookies?

Like most online services, our website uses both first-party and third-party cookies for various purposes. First-party cookies are primarily necessary for the website to function properly and do not collect any personally identifiable data.

The third-party cookies used on our website primarily help us understand how the website performs, track how you interact with it, keep our services secure, deliver relevant advertisements, and enhance your overall user experience while improving the speed of your future interactions with our website.

Types of cookies we use

Necessary

Necessary cookies are required to enable the basic features of this site, such as providing secure log-in or adjusting your consent preferences. These cookies do not store any personally identifiable data.

Cookie	Duration	Description
io_token_7c6a6574-f011-4c9a-abdd-9894a102ccef	1 year	Fraud/security cookie from lovation/TransUnion. Used to identify suspicious behavior, device risk, or possible fraud, especially around secure login/online banking flows.
uzmx	6 months	Online banking security/bot-protection cookie. Used to help distinguish real users from bots and support secure online banking access.
__uzma	6 months	Bot/malicious-traffic protection cookie. Helps the security/firewall system identify visitor request patterns and distinguish humans from bots.
__uzmb	6 months	Same family as above. Used for bot protection, firewall support, and malicious traffic detection.
__uzme	6 months	Used for bot protection, firewall support, and malicious traffic detection.
__uzmf	6 months	Used for security checks, bot detection, and protection against malicious traffic.

Cookie	Duration	Description
__uzmd	6 months	Set by ShieldSquare. Performance and monitoring cookie used for distinguishing bot and scraper traffic.
__uzmc	6 months	Set by ShieldSquare. Performance and monitoring cookie used for distinguishing bot and scraper traffic.
rc::a	Never Expires	Set by Google reCAPTCHA to identify bots and protect the website against malicious spam attacks.
rc::c	Session	Set by Google reCAPTCHA to identify bots and protect the website against malicious spam attacks.
__cf_bm	1 hour	Set by Cloudflare. Used to support Cloudflare Bot Management.
VISITOR_PRIVACY_METADATA	6 months	Set by YouTube to store the user's cookie consent state for the current domain.

Functional

Functional cookies help perform certain functionalities like sharing the content of the website on social media platforms, collecting feedback, and other third-party features.

Cookie	Duration	Description
li_gc	6 months	Set by LinkedIn to store visitor's consent regarding using cookies for non-essential purposes.
lidc	1 day	Set by LinkedIn to facilitate data center selection.
VISITOR_INFO1_LIVE	6 months	Set by YouTube to measure bandwidth and determine whether the user gets the new or old player interface.
ytidb::LAST_RESULT_ENTRY_KEY	Never Expires	Used by YouTube to store the last search result entry clicked by the user, to provide more relevant future results.

Analytics

Analytical cookies are used to understand how visitors interact with the website. These cookies help provide information on metrics such as the number of visitors, bounce rate, traffic source, etc.

Cookie	Duration	Description
session	1 day	Used by Revinate to maintain a visitor/session ID and support tracking, personalization, CRM, or campaign-related activity.
ga*	1 year 1 month 4 days	Set by Google Analytics to store and count page views.
_ga	1 year 1 month 4 days	Set by Google Analytics to calculate visitor, session, and campaign data and track site usage. Stores information anonymously with a randomly generated number to recognize unique visitors.

Cookie	Duration	Description
_pk_id.*	1 year 1 month	Set by Matomo to store a unique user ID.
_pk_ses.*	1 hour	Set by Matomo to store a unique session ID for gathering information on how users use the website.
YSC	Session	Set by YouTube to track the views of embedded videos.

Advertisement

Advertisement cookies are used to provide visitors with customised advertisements based on the pages you visited previously and to analyse the effectiveness of the ad campaigns.

Cookie	Duration	Description
_gcl_au	3 months	Set by Google Tag Manager to test advertisement efficiency of websites using their services.
_fbp	3 months	Set by Facebook to store and track interactions.
bcookie	1 year	Set by LinkedIn via share buttons and ad tags to recognize browser IDs.
__Secure-YNID	6 months	YouTube cookie used to protect user security and prevent fraud, especially during login.
__Secure-ROLLOUT_TOKEN	6 months	Set by YouTube to manage feature rollout and experimentation, controlling which new features or interface changes are shown to users during testing.
__Secure-YEC	Past	Description is currently not available.

Manage cookie preferences

Consent Preferences

You can modify your cookie settings anytime by clicking the 'Consent Preferences' button above. This will allow you to revisit the cookie consent banner and update your preferences or withdraw your consent immediately.

Additionally, different browsers offer various methods to block and delete cookies used by websites. You can adjust your browser settings to block or delete cookies. Below are links to support documents on how to manage and delete cookies in major web browsers.

Chrome: [*****support.google.com/accounts/answer/32050](https://support.google.com/accounts/answer/32050)

Safari: [*****support.apple.com/en-in/guide/safari/sfri11471/mac](https://support.apple.com/en-in/guide/safari/sfri11471/mac)

Firefox: [*****support.mozilla.org/en-US/kb/clear-cookies-and-site-data-firefox](https://support.mozilla.org/en-US/kb/clear-cookies-and-site-data-firefox)

Internet Explorer: [*****support.microsoft.com/en-us/topic/how-to-delete-cookie-files-in-internet-explorer-bca9446f-d873-78de-77ba-d42645fa52fc](https://support.microsoft.com/en-us/topic/how-to-delete-cookie-files-in-internet-explorer-bca9446f-d873-78de-77ba-d42645fa52fc)

If you are using a different web browser, please refer to its official support documentation.

Website Privacy & Cookie Notice

Effective Date: July 21, 2026

Last Updated: July 21, 2026

Minster Bank (“Minster Bank,” “we,” “us,” or “our”) respects your privacy and is committed to protecting personal information collected through the Minster Bank public website and related digital content that links to this Website Privacy & Cookie Notice (collectively, the “Website”).

This notice explains how Minster Bank collects, uses, discloses, and protects information collected through the Website, including through cookies and similar technologies.

This Website Privacy & Cookie Notice does not replace Minster Bank’s consumer privacy notice provided under the Gramm-Leach-Bliley Act and Regulation P. That notice explains Minster Bank’s privacy practices for consumer financial information and is available at www.minsterbank.com/privacy-policy. Mobile and online banking services are also subject to applicable account agreements, disclosures, and the Mobile Banking: www.minsterbank.com/mobile-banking-privacy-notice.

Information We Collect

Information You Provide

Minster Bank may collect personal information that you voluntarily provide through the Website, including when you:

- Submit a contact, appointment, or information-request form;
- Sign up for newsletters, updates, educational content, events, or promotions;
- Provide your name, email address, telephone number, mailing address, or other contact information;
- Apply for employment or submit career-related information;
- Communicate with us by email, online form, chat, telephone, or text message;
- Begin an account-opening, loan, or other financial-services request through a linked platform.

Depending on the form or service, this information may include your name, email address, telephone number, postal address, employer, job-history information, comments, and other information you choose to provide.

Please do not send account numbers, Social Security numbers, online-banking credentials, debit-card information, or other sensitive financial information through ordinary Website contact forms or unsecured email unless Minster Bank specifically directs you to a secure method.

Information Collected Automatically

When you use the Website, Minster Bank and its service providers may automatically collect information such as:

- IP address;
- Browser type, device type, operating system, and device identifiers;
- Pages viewed, links selected, referring websites, search terms, and interaction activity;
- Dates, times, and duration of Website visits;
- Approximate geographic location derived from an IP address;
- Cookie identifiers and other online identifiers;
- Information about Website performance, error activity, and security events.

How We Use Information

Minster Bank may use information collected through the Website to:

- Operate, maintain, secure, and improve the Website;
- Respond to questions, requests, comments, and service inquiries;
- Send newsletters, educational content, bank updates, event notices, and promotional communications where permitted;
- Administer forms, applications, surveys, career inquiries, and requests for information;
- Understand how visitors use Website content and improve navigation, content, and digital services;
- Detect, investigate, prevent, and respond to fraud, security incidents, misuse, cyberattacks, and other unlawful activity;
- Comply with legal, regulatory, recordkeeping, audit, and reporting obligations;
- Protect the rights, privacy, safety, property, and security of Minster Bank, its customers, Website visitors, and others;
- Carry out any other purpose disclosed when information is collected or with your consent.

Cookies and Similar Technologies

Minster Bank uses cookies, pixels, tags, web beacons, and similar technologies to operate the Website, remember preferences, understand Website activity, and, where applicable, support communications or marketing activities.

A cookie is a small text file placed on your browser or device. Some cookies are necessary for Website functionality, while others support analytics, personalization, or advertising.

Minster Bank uses CookieYes to provide a cookie-consent banner and preference center. You can review or change your preferences at any time by selecting Cookie Settings in the Website footer or through the CookieYes consent-management tool.

A current list of cookies and similar technologies detected on the Website, including their provider, purpose, category, and duration, is available in our Cookie & Website Privacy Policy: www.minsterbank.com/cookie-website-privacy.

Necessary Cookies

Necessary cookies support core Website functionality, security, fraud prevention, load balancing, accessibility preferences, form processing, and remembering your cookie choices. These cookies are generally not disabled through the Cookie Settings tool because the Website may not function properly without them.

Functional Cookies

Functional cookies help the Website remember choices and provide enhanced features, such as saved preferences, embedded tools, video settings, or other optional functionality.

Analytics Cookies

Analytics and performance cookies help Minster Bank understand how visitors use the Website. They may collect information about pages viewed, navigation paths, device and browser characteristics, referring sources, Website performance, and interactions with Website features.

Minster Bank uses this information to improve Website content, usability, security, and performance. Where practical, Minster Bank uses aggregated or de-identified reporting.

Advertising Cookies

Advertising tracking used: Minster Bank and its advertising partners may use advertising cookies, pixels, and similar technologies to measure advertising effectiveness, build audiences, and deliver or assist with delivering interest-based advertising. These technologies may collect or receive information about Website interactions and online identifiers. Advertising cookies are activated only in accordance with your choices in Cookie Settings, where required.

Managing Your Cookie Choices

You may manage non-essential cookies through Cookie Settings. You may also manage cookies through your browser settings; however, disabling cookies may affect the availability or functionality of certain Website features.

Your choices apply to the Minster Bank public Website and may not apply to third-party websites, online-banking platforms, account-opening services, loan-application platforms, mobile applications, or other services that have their own privacy notices and cookie practices.

Third-Party Services and Links

The Website may contain links to third-party websites, services, and platforms, including online banking, account opening, loan applications, payment services, app stores, social media platforms, maps, video providers, calculators, and other financial or digital services.

When you follow a link to a third-party website or platform, you leave the Minster Bank Website and are subject to that third party's privacy, security, and cookie practices. Minster Bank does not control those third-party practices and encourages you to review their privacy notices before providing personal information.

Third-party services linked from the Website may include:

- Online and mobile banking services;
- Account-opening and loan-application platforms;
- App stores and mobile-device platforms;
- Social-media platforms, including Facebook, LinkedIn, YouTube, and Instagram;
- Payment, card-control, bill-pay, and person-to-person payment services;
- Other vendors or service providers that support Minster Bank products and services.

How We Disclose Information

Minster Bank may disclose information collected through the Website to:

- Service providers that support Website hosting, security, analytics, communications, form processing, customer support, marketing support, and technology operations;
- Government agencies, regulators, law enforcement, courts, or other parties when required or permitted by law;
- Professional advisers, including auditors, attorneys, insurers, and consultants;
- Parties involved in a merger, acquisition, reorganization, financing, sale of assets, or similar business transaction;
- Other parties with your consent or at your direction.

Minster Bank may also disclose information as necessary to protect the Website, investigate security events, prevent fraud, enforce agreements, and protect Minster Bank, its customers, and others.

Sale or Sharing of Personal Information

Advertising/remarketing technologies may constitute sharing: Minster Bank does not sell personal information for monetary consideration. However, certain disclosures involving advertising or remarketing cookies, pixels, and similar technologies may be considered “sharing” or “sale” of personal information under applicable California privacy law.

California residents may opt out of the sale or sharing of personal information by emailing privacy@minsterbank.com.

Data Security

Minster Bank uses administrative, technical, and physical safeguards designed to protect personal information from unauthorized access, use, disclosure, alteration, or destruction.

No Website, network, or electronic transmission is completely secure. While Minster Bank works to protect personal information, it cannot guarantee absolute security.

Data Retention

Minster Bank retains personal information for as long as reasonably necessary to fulfill the purposes described in this notice, comply with legal and regulatory obligations, resolve disputes, enforce agreements, maintain appropriate records, and protect against fraud or security threats.

Retention periods vary based on the type of information, the purpose of collection, legal requirements, and Minster Bank’s operational needs.

Children’s Privacy

The Website is not directed to children under age 13, and Minster Bank does not knowingly collect personal information from children under age 13 through the Website without appropriate consent where required by law.

If you believe that a child has provided personal information through the Website, please contact Minster Bank using the information below.

California Privacy Rights

This section applies to California residents to the extent the California Consumer Privacy Act, as amended by the California Privacy Rights Act (“CCPA”), applies to the personal information at issue.

Certain information collected, processed, disclosed, or maintained under the Gramm-Leach-Bliley Act, Regulation P, or other applicable laws may be exempt from some or all CCPA requirements. This section applies to personal information subject to the CCPA that is not otherwise exempt.

Categories of Personal Information We May Collect

During the preceding 12 months, Minster Bank may have collected the following categories of personal information through the Website:

- Identifiers, such as name, email address, telephone number, IP address, and online identifiers;
- Internet or other electronic network activity information, such as pages viewed, Website interactions, cookie data, and referring sources;
- Approximate geolocation information derived from an IP address;
- Professional or employment-related information submitted through career-related forms;
- Communications and other personal information submitted through forms, surveys, requests, or correspondence;
- Inferences drawn from certain information to understand Website usage, preferences, or interests, where applicable.

Your Rights

Subject to applicable law and verification requirements, California residents may have the right to:

- Request to know the personal information Minster Bank collected about them;
- Request deletion of personal information, subject to legal exceptions;
- Request correction of inaccurate personal information;
- Opt out of the sale or sharing of personal information, where applicable;
- Limit certain uses and disclosures of sensitive personal information, where applicable;
- Not receive discriminatory treatment for exercising applicable privacy rights.

To submit a privacy request, contact Minster Bank using one of the following methods:

- Online Privacy Request Form: www.minsterbank.com/cookie-website-privacy
- Telephone: 866-646-7837
- Email: Privacy@MinsterBank.com
- Mail: Minster Bank, 95 W. 4th St., PO Box 90, Minster, OH 45865

You may authorize another person to submit a request on your behalf. Minster Bank may require proof of authorization and may verify your identity or the authorized agent's authority as permitted by law.

Minster Bank recognizes qualifying opt-out preference signals, such as Global Privacy Control, where required by applicable law.

Other State Privacy Rights

Residents of certain states may have additional rights under applicable privacy laws. Depending on the law and the information involved, these rights may include access, deletion, correction, and opt-out rights.

To exercise applicable rights, please use the contact methods listed above.

Changes to This Notice

Minster Bank may update this Website Privacy & Cookie Notice from time to time. When changes are made, Minster Bank will post the updated notice on the Website and revise the Last Updated date above.

Contact Us

For questions about this Website Privacy & Cookie Notice or Minster Bank's Website privacy practices, contact:

Minster Bank 95 W. 4th St. | PO Box 90 Minster, OH 45865

- Telephone: 866-646-7837
- Email: Privacy@MinsterBank.com
- Privacy Request Form: www.minsterbank.com/cookie-website-privacy

For information about Minster Bank's consumer privacy practices under the Gramm-Leach-Bliley Act, please review Minster Bank's Privacy Policy: www.minsterbank.com/privacy-policy