

**GREENBANK
ONLINE BANKING PRIVACY POLICY**

OUR POLICY

The collection, storage and sharing of customer information is an important part of delivering useful banking products and services to consumers. To serve you, as a consumer, efficiently and conveniently, we have to make use of modern technology and customer information. But we know that you are concerned about privacy and our use of the information you give us. We are committed to an ongoing review of our procedures and policies in the interest of protecting your privacy. As a result, we have established the following online privacy policy to provide guidance in our dealings with consumers via our bank's website and internet banking products. The bank's general privacy policy is also available to you.

WE RECOGNIZE YOUR EXPECTATION OF PRIVACY

We understand that you expect us to maintain proper safeguards to protect confidential information you provide to us. The privacy of your information is protected not only by state and federal laws but also by our commitment to the protection of your financial information. We have established policies and procedures to help prevent misuse of that information. This Policy has been prepared to explain to you what types of information we collect, how we use that information, and the circumstances under which we may share all or part of the information. Under no circumstances do we provide deposit or loan account personal information to third parties for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies. We disclose information permitted or required by a variety of federal and state laws, as required to consummate your transaction, and as directed by you. Our strict policies to protect your information applies equally to current (active) accounts as well as inactive (closed) accounts, both loans and deposits.

For complete details of how we use your information refer to our bank's PRIVACY POLICY. If you have any questions about the use or sharing of consumer financial information or if you wish more information please contact us at 100 North Main Street, Greeneville, Tennessee 37743 or call (423) 787-1200 or toll free at 1-800-639-5111 and we will be happy to answer them. We want to safeguard your trust in us as well as your personal and financial information.

YOUR SECURITY AND PROTECTION WHEN ONLINE

It is of utmost importance for us to protect your personal information when you are online at our website. We go to great lengths to make sure that your transactions are confidential and secure.

YOUR USER ID AND PASSWORD

The most important way of protecting your Online Banking transactions is by your self-selected User ID and Password. Be sure to keep them a secret. Memorize them and, if you need to maintain a written record of the codes, it is recommended that you store them away from your computer in a secure place and not in your wallet or purse. Always make sure that no one is watching you enter the information and always log off the "GreenNet" or "My Bank Connection" Online Banking website whenever you are away from your computer (click the log out button or exit button). If your computer is left unattended and the browser is running with your User ID and Password entered, anyone can gain access to your accounts. It is recommended that you change your Password often and do not use simple words or numbers in sequence. It is recommended that you use upper case and lower case letters, numbers, and symbols that are unique to you. Stay away from obvious words and numbers, like a family member's birthday or name.

BROWSER PROTOCOL

There are currently two types of secure browsers that are available to consumers utilizing 40-bit encryption and 128-bit encryption. The 128-bit encryption browser has a higher level of security. You can test your browser to determine what level you have.

ENCRYPTION, FIREWALLS, AND OTHER PROTECTION

All personal and account information that passes between your computer and GreenBank's Online Banking is encrypted. This means that while your information is in transit, it is scrambled so that only GreenBank and Jack Henry & Associates (our Internet Banking Services provider) can reassemble it to its original text format. When GreenBank sends personal account information to you, it is also encrypted so that only your computer can decipher it and reconstruct the data transmitted.

There are also internal procedures in place within our bank's online banking system that include a system of filtering routers and firewalls. Filtering routers verify the source and destination of each transaction while firewalls shield the bank's customer service network from outside sources. These two systems then protect the bank's internal accounts from illegal outside access while keeping the structure of the bank's internal networks invisible to outside observers.

GreenBank and Jack Henry and Associates are continuously evaluating their security systems to insure that the bank provides the latest and most secure levels of privacy and security that are appropriate for our bank customers.

To simplify your online experience with us, we may place a "cookie" on your personal computer while you are visiting our website. You have our assurance that we do not use cookies to record information that will enable anyone to contact you via telephone, e-mail, or regular mail.

INTERNET PRIVACY FREQUENTLY ASKED QUESTIONS

What are cookies?

A cookie is a file sent from a website to your computer's hard drive when it is logged on to the site. This file allows the site to recognize whether the computer has been there before and what security requirements and browser preference the computer requires. Only the site that sent the cookie can read the cookie, and only information that has been given directly by the logged on user to the site is accessible. Computer viruses cannot be transmitted through cookies.

Do I have to accept cookies?

You as a customer can choose not to accept cookies. You may do this by making the appropriate selection from your browser options. Please understand, however, that certain services require cookies for effective delivery. Whenever this is the case, you will be informed that you will need to allow cookies if you wish to receive the service. Cookies also make your visit to a site simpler by keeping you from having to re-enter your password every time you change pages within a secure session.