



ONLINE PRIVACY NOTICE

Last updated: 7/30/2026

This Online Privacy Notice (this “**Notice**”) describes how Ameris Bank and all of its divisions, including, but not limited to, Ameris Bank Equipment Finance and U.S. Premium Finance (collectively, “**Ameris**,” or “**we**,” “**us**,” or “**our**”), manage the personal information we collect about you when you interact with us online through <https://www.amerisbank.com/> or our division websites, our mobile banking app, event registration sites, or social sites (collectively, “**Digital Channels**”) using your computer, tablet, smartphone, or other mobile device (a “**Device**”) and when you communicate with us. We may update or revise this Notice from time to time, so you should review this Notice each time that you use the Digital Channels. If we make changes to this Notice, we will revise the **Last updated** date on this page.

APPLICABILITY; ADDITIONAL PRIVACY RIGHTS FOR CERTAIN INDIVIDUALS

- If you are a personal banking customer of Ameris or have applied for our financial products or services for personal, family or household purposes, please review our separate Ameris Bank Privacy Notice which discloses your privacy rights under the Gramm-Leach-Bliley Act: [Ameris Bank Privacy Notice](#)
- This Notice applies to job applicants submitting employment applications to Ameris on amerisbank.com and other non-affiliated websites. Our employees are subject to other Ameris privacy notices and policies provided in accordance with applicable law.
- If you are resident of California covered by the California Consumer Privacy Act, you may have additional rights with respect to your personal information. If you are a California resident, please see our [Privacy Notice and Notice at Collection for California Residents](#) for more information.
- The Digital Channels are designed only for individuals within the United States
- The Digital Channels are not designed for anyone under the age of thirteen (13). We will not knowingly collect any information from individuals who are under the age of thirteen (13) without parental consent in compliance with the Children’s Online Privacy Protection Act (COPPA).

TYPES OF PERSONAL INFORMATION WE COLLECT

We collect various types of personal information from and about you depending on the type and extent of your use of Digital Channels, our relationship with you, and the



nature of your communications with us. That personal information may include the following types of personal information:

Category of personal information	Examples (non-exclusive)
Contact information	Name, mailing address, email address, phone number
Account application information	Credit-related and income information
Identification information	Social Security number, driver's license or other government-issued identification number, account number, date of birth, biometric information such as fingerprint, facial image or voice-print
Personal characteristics	Your attributes, such as age group, gender, race, ethnicity, physical appearance, or personal preferences or beliefs
Login or access information	User ID, PIN, password, security questions and answers, and other information used for multifactor identification
Information from your Device, subject to individual browser/operating system settings	• Unique device identifiers (for example, Media Access Control (MAC) and Internet Protocol (IP) addresses) • Browser type, version, language, and display/screen settings • Geolocation data, such as city or zip code • How you use or interact with Digital Channels (for example, which pages you visit and activity on pages visited, links you click, or keystrokes, mouse clicks, navigation patterns, swipes and gestures) • Communications data, such as your communication preferences and details or the content of your communications with us (e.g., text messages, chat messages) • Responses to our advertisements on third-party websites • Search engine referrals • Social media preferences
Transaction information	• Information such as the transactions you make using our services



User content	• Information such as your communications with us and any other content you provide, such as social media profiles, photographs of receipts, images, videos, survey responses, comments, product reviews, testimonials, and other content
Audio and visual information	• Information such as photographs, images, videos, and recordings of your voice (such as when we record customer service calls for quality assurance)
Job Applicant Data	• Information such as your employment and education history, transcript, writing samples, and references as necessary to consider your job application for open positions
Inferences	• Information such as inferences drawn from or created based on the information identified above

HOW WE COLLECT YOUR PERSONAL INFORMATION

We collect your information: (1) directly from you when you use the Digital Channels, related services, and communicate with us; (2) automatically, using online technologies when you engage with the Digital Channels, related services, and communications; and (3) from third party providers.

- **Directly From You**: We collect information directly from you when you use the Digital Channels, including when you create an account for the Digital Channels, update your profile, access our content, take a survey or a poll or enter a contest, use the Digital Channels and related services, engage in communications with us, apply for employment, or sign up to receive emails, text messages, or certain other communications from us.
- **Automatically Using Online Technologies**: When you visit the Digital Channels, open or click on emails we send you or related communications, or interact with our advertisements, we or other third parties may automatically collect certain information about you using online tracking technologies such as cookies, pixels, web beacons, software developer kits, and related technologies. For more information, see Automatic Data Collection Technologies below.



- **From Our Service Providers:** We may collect information from third party providers such as data analytics, marketing, and advertising providers; and fraud prevention and security services providers.

AUTOMATIC DATA COLLECTION TECHNOLOGIES

In addition to collecting your personal information when you submit it to us, such as when you apply for or open an account or register for products or services, or apply for employment with Ameris, we and our third-party providers and other companies we work with collect your personal information through automatic data collection technologies. The Digital Channels use cookies, pixels, web beacons, software development kits (SDKs), and other similar online technologies to gather information about you when you use the Digital Channels or engage with our communications. This section provides more detail about the technologies we use and why we use them.

A. Automatic Data Collection Technologies We Use

- **Cookies:** A cookie is a small electronic file of data that a website stores on your Device via a browser when you visit a website. When you return to that website your computer or Device sends this cookie data back to the Digital Channels, to uniquely identify you and tailor your experience on that website. The cookies we use allow us to collect information about you such as browser type, time spent on our website, pages visited, registrations, submissions, demographics, information requests, language preferences, and other traffic data. Some cookies are session cookies that expire once you close your browser, while others are persistent cookies which stay on your Device until you delete them or they expire.
- **Flash Cookies:** Certain features of the Digital Channels may use locally stored objects (flash cookies) on your Device to collect and store information about your preferences and navigation to, from, and on the Digital Channels. Flash cookies are not managed by the same browser settings as are used for browser cookies.
- **Web Beacons:** The Digital Channels pages, advertisements, and our email messages to you may contain small transparent electronic data files known as web beacons (also called clear gifs, pixel tags, and single-pixel gifs) that are used in combination with cookies to help website and online technology owners understand how their visitors and users interact with the website, what they viewed, and if a user opened an email. These web beacons may be ours or they may be placed by our third party providers.
- **Software Development Kits:** Software Development Kits (“**SDKs**”) are sets of tools and code provided by third parties that are embedded in our software to enable specific functionalities and improve the user experience. Some SDKs may collect data directly from your Device, such as your IP address, Device type, or



usage patterns, to support these functions. Some mobile Devices have resettable advertising identifier (such as Apple's IDFA and Google Advertising ID) that allow us and our third party providers to identify your mobile device for advertising purposes.

- **Analytic Tools:** We use third-party analytics providers such as Google Analytics on the Digital Channels. Google Analytics uses cookies and similar technologies and IP addresses to collect and analyze information about use of our services and to report on activities and trends. Google Analytics may also collect information regarding the use of other websites, apps, and online resources. You can learn about Google's practices by going to www.google.com/policies/privacy/partners/.
- **Social Media and other Third-Party Widgets and Plugins:** The Digital Channels may use social media feed widgets or plugins ("**widgets**") that allow you to share selected content from the Digital Channels in social media sites and platforms such as Facebook®, YouTube®, LinkedIn®, Reddit®, or X®. Widgets appear on Digital Channels as small buttons bearing the brands/logos of their corresponding third-party social media site/platform owners. The widgets may collect information, such as information about the pages you visit, and share it with the company that created the plugin even if you do not click on the plugin. These third-party plugins are governed by the privacy policies and terms of the companies that created them. We do not control your interaction with third-party social media sites and platforms and have no responsibility for their privacy or security practices.
- **Ameris-Branded Social Media:** We may engage with customers and other individuals on social media pages that we manage under our own brands or logos. We do not ask for you to submit your personal information when you interact with us on official Ameris-branded and managed social media pages, but if that happens, Ameris's privacy notices and policies will apply. However, any content you post on official Ameris-managed social media pages (for example, pictures, information, opinions, narratives, or any personal information) that you make available to, or that is accessible by, other participants on the social media sites and platforms where our official Ameris page is located, is subject to the terms of use and privacy policies of those social media sites and platforms. Our privacy notices and policies do not apply to any content you post on any social media sites or platforms that can be accessed by other social media participants or users.

B. Purposes of Automatic Data Collection Technologies

- **Functionality, Support and Security:** Cookies and some of the other online tracking technologies enable us to recognize your Device, facilitate navigation, display information more effectively, personalize your experience, maintain the



security of the Digital Channels, manage your account, prevent crashes, fix bugs, save your preferences, or assist with basic Digital Channel functions or other performance functions. other performance functions.

- **Session Replay**: We use cookies and web beacons on the Digital Channels to learn how users are navigating and using the Digital Channels through the recreation of user sessions to understand points of interest, user navigation, and other insights so that we can better understand user engagement throughout the Digital Channels.
- **Advertising and Marketing Measurements**: Pixel tags may be used to market our services and other products we think are relevant to you, measure the success of our marketing campaigns and compile statistics about Digital Channel usage and response rates. Furthermore, we may incorporate pixels on the Digital Channels from other companies, that allow us to bring you advertising both on and off the Digital Channels.
- **Behavioral Targeting**: We also use web beacons in combination with cookies to track activity by a particular browser on a particular device, including to assess the number of users that visit the Digital Channels. These pixels are provided by a third party and certain information may be shared back with such provider. In addition, we may use technologies included in applications (that are not browser-based like cookies and cannot be controlled by browser settings), such as SDKs, to track our communications, bring you advertising, and provide you with additional functionality, such as the ability to connect your account on the Digital Channels with other third-party services.
- **Analytics**: We use analytics services, such as Google Analytics, to help us understand how users access and use the Digital Channels through the use and sharing of cookies. You can learn about Google's privacy practices by going to www.google.com/policies/privacy/partners/.

HOW WE USE YOUR PERSONAL INFORMATION

We use personal information that we collect from you, through automatic data collection technologies and directly from you, in ways that are permitted by applicable law. We retain your personal information for as long as needed to accomplish the business purposes for which it was collected and as may be otherwise required by law. The ways we use your personal information include, for example:



- **To Provide Our Products and Services to You:** To provide services to you through the Digital Channels, which may include using your personal information to (1) verify your identity and to process your applications and registrations for accounts, products, and services; (2) open and service accounts; (3) provide you with account-related notifications and information; (4) answer your communications or otherwise communicate with you in connection with the respective service; (5) provide you with customer support; and (6) perform other related business functions as may be required by us under applicable law, including know your customer verification and account record requirements.
- **Reviewing Job Applications:** To conduct an initial evaluation of your applications for employment, including verifying your qualifications and communicating with you regarding your application status.
- **Security and Fraud Prevention:** To detect, investigate, prevent, or take action regarding possible malicious, deceptive, fraudulent, or illegal activity, including identity theft and other fraudulent transactions. We also use your information to enforce our terms and procedures, and to protect against security risks and prevent harm to us and to other users of the Digital Channels and services.
- **Legal Obligations and Protections:** To comply with and enforce requirements of applicable laws and regulatory obligations, to establish and exercise our rights, to enforce our policies and contract requirements, and to defend against legal claims.
- **Contractual Obligations:** To enforce your obligations to us under your account, online banking, and other agreements with us.
- **Analytics:** To analyze the amount and nature of your use of the Digital Channels.
- **Marketing and Advertising, Including Online Behavioral Advertising:** To provide targeted advertising and marketing to you in the Digital Channels, such as promoting our products and services, and to provide prescreened offers of credit that you may be interested in (online behavioral advertising).
- **Service Personalization:** To personalize your experience in interacting with us in the Digital Channels.
- **Device Feature Enablement:** To enable your use of features or services in the Digital Channels that require you to grant us access to personal information on your Device, such as your contacts or your geolocation.



- **Business Functions**: To support our core business functions, including to maintain records related to business management, loss prevention, collecting amounts owed, and identifying and repairing errors or problems in the Digital Channels, loss prevention, collecting amounts owed, and identifying and repairing errors or problems in the Digital Channels.

OUR SHARING OF YOUR PERSONAL INFORMATION

We may disclose or share your personal information that we collect or you provide to us with affiliated and non-affiliated entities, including in connection with the following scenarios:

- **With Your Consent**: We may disclose or share your information with your consent, which may be obtained in writing; online, through “click-through” agreements; when you accept the terms of use agreement for the Digital Channels; orally, either in person or on the phone; or by other means.
- **To Companies Providing Services To Us or On Our Behalf**: We may disclose or share information with contractors, service providers, and other third parties we use to support our business and to provide us with certain business functions, who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them. These entities include, for example, employment application portal providers, internet service providers, data analytics providers, operating systems and platforms, customer service support providers, and advertising providers (including behavioral advertising), and other service providers that may provide general technology security and support services such as debugging to identify and repair errors that impair existing intended functionality on the Digital Channels, or protecting against malicious, deceptive, fraudulent, or illegal activity.
- **In a Business Transfer**: We may disclose or share your information as part of a corporate business transaction, such as a merger or acquisition, corporate reorganization, financing, or sale of company assets, or in the unlikely event of insolvency, bankruptcy, or receivership, in which such information could be transferred to third parties as a business asset in the transaction.
- **For Legal Process and Protection**: We may disclose or share your information to satisfy any law, regulation, legal process, or governmental request, or where we have a good faith belief that access, use, preservation, or disclosure of such information is reasonably necessary to: (1) enforce or apply account, online banking, or other agreements with you, such as for billing and collection purposes; (2) protect the rights, property, or safety of Ameris, our customers, or others and to take actions to prevent fraud; (3) comply with any court order, law,



or legal process, including to respond to any government or regulatory request; or (4) protect the Digital Channels.

- **As Expressly Disclosed to You:** For any other purpose disclosed by us when you provide the information.

HOW WE PROTECT YOUR PERSONAL INFORMATION

Although no system can guarantee the complete security of your information, we take commercially reasonable steps to ensure your information is protected in alignment with all applicable laws and regulations, as appropriate to the sensitivity of your information.

HOW LONG WE KEEP YOUR PERSONAL INFORMATION

We keep your information for as long as is necessary to accomplish the purpose for which it was collected, for our business needs, and to meet our legal and regulatory obligations. If we dispose of your information, we will do so in a way that is secure and appropriate to the nature of the information subject to disposal. If you are a job applicant, we may retain personal information contained in your application beyond the recruitment process to the extent necessary to consider you as a prospective employee for future job openings at Ameris. You may access, update, or remove certain information, including job applicant data, that you have provided to us by sending an email to the email address set out in the Contact Us section below. We may require additional information from you to allow us to confirm your identity. that you have provided to us by sending an email to the email address set out in the **Contact Us** section below. We may require additional information from you to allow us to confirm your identity.

Please note that we will retain and use your personal information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements. We may also retain job applicant data as allowed under applicable law for future job openings that we think may be of interest to you.

YOUR CHOICES-COMMUNICATIONS FROM US

The following is information about how to opt out of receiving certain communications from us, depending on means of delivery:

- **Email:** You can opt out of receiving promotional emails from us at any time by following the instructions as provided in emails to click on the unsubscribe link or emailing us at the email address as set out in the Contact Us section below with the word UNSUBSCRIBE in the subject field of the email. Please note that you cannot opt out of non-promotional emails, such as those about your account, transactions, servicing, or ongoing business relations with us.



- **Phone and SMS Text Messaging**: You can opt out of receiving text messages or calls to your phone number at any time (i) for text messages, by texting “STOP” in response to any text message you receive from us or contacting us as set out in the Contact Us section below and specifying you want to opt out of text messages; and (ii) for calls, by requesting opt out during any call you receive from us or contacting **our Customer Service line at 866.616.2020** and specifying you want to opt out of calls.
- **Push Notifications**: You may receive push notifications from us through our mobile Digital Channels to alert you about important account information, updates, or promotional offers when you turn on such push notifications using your Device. If you prefer not to receive these notifications, you can disable them at any time by adjusting your Device or app settings. To turn off push notifications, go to the settings menu on your Device, locate the notifications section for our app, and toggle off push notifications. You may also manage your notification preferences within the app itself, if such options are available. Please note that disabling push notifications may impact your ability to receive timely updates or important information related to your account.

YOUR CHOICES- AUTOMATIC DATA COLLECTION TECHNOLOGIES

The following disclosures relate to your rights and choices regarding use of cookies and other tracking technologies, for analytics, online behavioral advertising, and other functions:

- **Do Not Track and GPC**: Certain web browsers have “do not track” signals or configurations (preference signals) that you can set in your internet browser. In addition to the advertising opt-out options (discussed below), we support the Global Privacy Control (GPC) setting, which allows you to set your privacy preferences and communicate them to websites you visit. For more information on “Do Not Track,” visit <http://www.allaboutdnt.com>. For more information on the GPC and how to enable it on your browser, visit <https://globalprivacycontrol.org/>.
- **Cookies and Web Beacons**: Most browsers accept cookies and web beacons by default. You can instruct your browser, by changing its settings, to decline or delete cookies. If you use multiple browsers on your Device, you will need to instruct each browser separately. Your ability to limit cookies is subject to your browser settings and limitations. Below are links to instructions for managing cookies on commonly used browsers:
 - Google Chrome: <https://support.google.com/chrome/answer/95647>
 - Microsoft Edge: <https://support.microsoft.com/en-us/microsoft-edge/delete-cookies-in-microsoft-edge-63947406-40ac-c3b8-57b9-2a946a29ae09>



- Mozilla Firefox: <https://support.mozilla.org/en-US/kb/clear-cookies-and-site-data-firefox>
- Safari (macOS): <https://support.apple.com/en-us/HT201265>

Because cookies are stored in your browser, if you use different browsers on your Devices, or multiple Devices, and you do not want to have cookies collect information for online behavioral advertising purposes, you will need to opt out from each browser you use.

- **Google Analytics:** Google provides tools to allow you to opt out of the use of certain information collected by Google Analytics at <https://tools.google.com/dlpage/gaoptout> and by Google Analytics for Display Advertising or the Google Display Network at <https://www.google.com/settings/ads/onweb/>.
- **Advertising Preferences:** Ameris participates in the Digital Advertising Alliance ("DAA") Self-Regulatory Principles for Online Behavioral Advertising and uses the Advertising Options Icon on our behavioral ads on non-affiliated third-party sites (excluding ads appearing on platforms that do not accept the icon). Ads served on our behalf by these companies do not contain unencrypted personal information and we limit the use of personal information by companies that serve our ads. To learn more about ad choices, or to opt out of online behavioral advertising with non-affiliated third-party sites, visit [YourAdChoices layer](#) offered by the Digital Advertising Alliance or through the [Network Advertising Initiative's Opt-Out Tool Layer](#). You may also visit the individual sites for additional information on their data and privacy practices and opt-out options. If you opt out using any of these methods, the opt out will only apply to the specific browser or device from which you opt out. We are not responsible for the effectiveness of, or compliance with, any opt out options or programs, or the accuracy of any other companies' statements regarding their opt out options or programs.

Opting out only means that the selected participants should no longer deliver certain targeted ads to you, but that does not mean you will no longer receive any targeted content or ads (e.g., in connection with the participants' other customers or from other technology services). Therefore, please be aware that if you opt out of online behavioral advertising:

- You may still receive general advertising from us;
- When you log into the Digital Channels, you may receive tailored content and advertising based on your accounts with us;
- Your personal information will still be used by us for purposes other than to provide you with tailored advertising, as described above in this Notice;



- To effect online behavioral advertising opt-outs to our advertising and marketing on your Device or computer, your browser must be set to accept cookies;
- And if you delete cookies, buy a new computer or Device, access the Digital Channels from a different Device, log in under a different user name, or change web browsers, you will need to opt out again; and
- When you opt-out to disable or remove tracking technologies, some parts of the services provided through the Digital Channels may be limited or not function correctly.

ACCESSING AND CORRECTING YOUR INFORMATION

If you have provided us your contact information, you should keep that contact information current and accurate at all times. If you have an account with us, you can review and update or revise your contact information on the Digital Channels by visiting your account profile page.

You may also send us an email through our Customer Service page on the Digital Channels or through the Message Center after logging into your online banking profile (if applicable) to request access to, correct, or delete any personal information, including job applicant data, that you have provided to us. We cannot delete your personal information except by also deleting your user account. And even then, we may not be able to delete your personal information for legal data retention requirements. We also may not be able to accommodate a request to change information if we believe the change would violate a law or legal requirement or cause the information to be incorrect.

LINKING TO THIRD-PARTY WEBSITES; THIRD-PARTY WEBSITES

We may provide links to third-party sites on the Digital Channels. Those third-party websites are not affiliated with and not controlled by Ameris. We have no responsibility for the privacy or security of these third-party websites. Third-party websites are not subject to any of our privacy policies. Instead, your interaction with those third-party websites is subject to the privacy (and security) practices and policies of those third parties. Please review the privacy policies and practices of those third parties.

QUESTIONS

Please call the **Ameris Bank Privacy line** at 888.665.7554 if you have any questions about the information in this **Notice** or would like to receive this Notice in PDF or other format.