

SMS Messaging Privacy Policy

New Frontier Bank respects your privacy and is committed to protecting your personal information. This Privacy Policy explains how we collect, use, and protect information when you opt-in to receive SMS messages from us.

Information We Collect

When you opt-in to receive SMS messages, we collect:

- Your phone number
- Consent to send SMS messages
- Contact information provided during registration
- Your email address
- Your messaging history
- Carrier information for routing and compliance
- Other personally identifiable information (PII) only as required for service delivery and compliance
- Non-identifying information such as message timestamps and delivery status

Device info, IP address, and geographic location are not explicitly retained.

How We Collect Your Information

Directly from you via phone collection forms, registration, or when you contact us. Automatically through SMS usage and related service processes.

How We Use Your Information

We use your information to:

- Deliver SMS messages you've opted in to receive
- Provide account updates and service notifications
- Comply with carrier and legal requirements
- We do not use SMS opt-in information for marketing or promotional purposes unless you consent

Consent and Opt-Out

- Opt-in is required on all phone collection forms, which link to this Privacy Policy
- You can opt out of receiving SMS messages at any time by replying STOP to any message

To Whom We Disclose Your Information

- To carriers for message delivery
- To legal authorities if required by law or administrative order

- To affiliated companies or service providers for operational purposes
- We do not share your phone number, SMS consent, or personal information with third parties for marketing without your consent

Protection of Information

We apply industry-standard security controls, including encryption and access restrictions. Only authorized personnel have access to your data.

Protection of Information

We are committed to protecting your privacy. Your personal information, including mobile data, is collected and used solely for the purpose of providing our services and fulfilling our business operations. We do not share, sell, or disclose your information to third parties for marketing purposes under any circumstances.

Your data will not be transferred to external organizations. Internal controls are in place to prevent unauthorized sharing of your information. We may only disclose your data if required by law.

If you wish to opt out of receiving future SMS communications from us, you may do so at any time by replying "STOP" to any SMS message you receive from us. For further assistance regarding your privacy preferences, please contact us using the information provided on our website.

By providing your phone number, you consent to receive conversational messages from New Frontier Bank related to your interactions and services. Message frequency may vary. On average, you may receive 1-2 messages per month. Message and data rates may apply.

Updates

We may periodically update this Privacy Policy. If material changes occur that impact your privacy, we will provide notice prior to the change becoming effective.

How to Contact Us

Contact us at optout@newfb.com or (636) 940-8740.

Effective Date: March 10, 2026