

- [Home](#)
- [About](#)
 - [General Information](#)
 - [Employment Opportunities](#)
 - [Convenient Locations](#)
 - [ATM Locations](#)
 - [Chairman's Message](#)
- [Personal](#)
 - [Consumer Services](#)
 - [Deposit Products](#)
 - [Online Banking](#)
 - [Retirement Investments](#)
 - [Certificate of Deposit](#)
 - [Individual Retirement Account](#)
- [Business](#)
 - [Business Services](#)
 - [Business Checking & Savings](#)
 - [eCorp Online Banking for Business](#)
 - [Treasury Management Solutions](#)
 - [Payables](#)
 - [Receivables](#)
 - [Merchant Services](#)
- [Loans](#)
 - [Auto Loan](#)
 - [Consumer Loans](#)
 - [Commercial Loans](#)
 - [Home Equity Loans](#)
 - [Mortgage Loans](#)
- [Mortgages](#)
- [Resources](#)
 - [Customer Education](#)
 - [Financial Calculators](#)
 - [Consumer Alerts](#)
 - [Interesting Links](#)
 - [Reorder Checks](#)
- [Contact Us](#)

search



• **Event Calendar**

-

« Mar		April 2014					May »
S	M	T	W	T	F	S	
		1	2	3	4	5	
6	7	8	9	10	11	12	
13	14	15	16	17	18	19	
20	21	22	23	24	25	26	
27	28	29	30				

[Home](#) » [About](#) » [General Information](#) » [Privacy and Security](#)

Privacy and Security

[Privacy Statement](#)

rev. 09/2012

FACTS WHAT DOES FIRST INDEPENDENCE BANK (FIB)

DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▶ Social Security number and Income ▶ Account Balances and Payment History ▶ Credit History and Credit Scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Independence Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FIB share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call 313-256-8400 or go to www.firstindependence.com
-------------------	---

Who we are	
Who is providing this notice?	First Independence Bank (FIB)
What we do	
How does First Independence Bank protect my personal information?	To protect information your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. FIB restricts access of personally identifiable financial information to those employees with a specific business reason for utilizing this data.
How does First Independence Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▶ open an account or deposit money ▶ apply for a loan or pay your bills ▶ use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▶ sharing for affiliates' everyday business purposes – information about your creditworthiness ▶ affiliates from using your information to market to you ▶ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▶ First Independence Bank has no affiliates.
Nonaffiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▶ First Independence Bank does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market

financial products or services to you.

▶ First Independence Bank doesn't jointly market.

Other Important Information

You can help protect your privacy by using caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the bank and asks for your account number or any other identifying or account-related information, you should beware.

First Independence Bank does not ask bank customers for personal information via email or phone. Anyone who receives an email or phone call that claims to be from First Independence Bank and asks for account information should consider it to be a fraudulent attempt to obtain their personal account data and should not follow the instructions in the email or over the phone.

USA Patriot Act

Customer Identification Requirements

In accordance with Section 326 of the USA Patriot Act, applicants for new accounts are requested to provide current picture identification that verifies identity including name, address, and other identifying information.

In some cases, identification will be requested for current account holders if original documentation was not obtained with opening of the account. In all cases, protection of our customers' identity and confidentiality is our pledge to you.

We proudly support all efforts to protect and maintain the security of our customers and country.

Security Statement

Our website brings together a combination of industry-approved security technologies to protect data for the bank and for you, our customer. It features a VeriSign-issued Digital ID for the bank's Internet Service Provider hosting our website, Secure Sockets Layer (SSL) protocol for data encryption, and a router and firewall to regulate the inflow and outflow of server traffic.

Secure Data Transfer

Once a server session is established on an https secure page, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

Router and Firewall

Secure forms must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank.

Using the above technologies, your Internet loan application and check reorder transactions are secure.

©2014 First Independence Bank, Member FDIC, Equal

Housing Lender

Powered By [BankSITE](#)® F!e\$t!n03p3n03nc3b@nk



[Privacy & Security](#) | [Disclosures & Policies](#) | [Contact Us](#)