



Internet Banking

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Consumer assistance contact:
1-877-386-3339. 24/7

business EXPRESS



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[Business Express Disclosure](#)

Business assistance contact:
1-800-733-9970. 8am-9pm M-F

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Privacy Policy Notice

FACTS

WHAT DOES HIGHLANDS INDEPENDENT BANK 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Account Balances
- Payment History and Transaction History
- Overdraft history and Account transactions

When you are no longer our customer, we continue to share your information as described in this notice.

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 Highlands Independent Bank Chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Highlands Independent Bank Share?	Can you limit this sharing?
For our every day 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 nonaffiliates to market to you	No	We Don't share

Questions?

Call 863-385-8700 or go to www.highlandsindependentbank.com

What we do

How does Highlands Independent Bank protect my personal information?

To protect 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.

How does Highlands Independent Bank

We collect your personal information, for example, when you

Independent Bank collect my personal information?	<ul style="list-style-type: none"> • open an account or apply for a loan • use your credit or debit card or make a wire transfer • make deposits or withdrawals from your account <p>We also collect your personal information from other companies.</p>
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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>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Highlands Independent Bank has no affiliates.</i>
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Nonaffiliates	<p>Companies not related by common Ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Highlands Independent Bank does not share with nonaffiliates so they can market to you.</i>
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Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Highlands Independent Bank doesn't jointly market.</i>
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To report a lost or stolen ATM or Debit Card please call 1-800-236-2442, available 24/7.
 To report a lost or stolen **Health Savings Account Debit Card** Please call 1-888-886-6023, available 24/7.
 To report a lost or stolen Credit Card please call 1-800-558-3424, available 24/7.

