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FDIC- Insurance Coverage... learn more at www.FDIC.gov

When protecting your financial future, it's important to bank with an FDIC Insured bank. We at Idaho First Bank are here to help you protect your financial nest egg. We can help you understand the very complex details of the FDIC Insurance or go to www.fdic.gov to learn more. There you will find the Electronic Deposit Insurance Estimator or EIDE for short at <https://www.fdic.gov/edie/index.html> to help you determine your insurance coverage.

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Internet Banking Agreement

This Internet Banking Agreement ("the agreement") explains the terms and conditions governing use of basic Internet Banking services offered by Idaho First Bank. To apply for Internet Banking, please read and agree to the following terms and conditions.

In this material, "bank", "we", "us", and "our" are used to refer to Idaho First Bank (IFB). "I", "you", and "your" are used to refer to the signer/depositor on the account or an authorized representative who contracts for Internet Banking service with us or who uses or is authorized to use an Internet Banking Identification Number and Internet Banking Personal Identification Number (PIN/PASSWORD/Password) or other means of access, which we establish or approve. The term "Internet Banking" refers to our service that allows you to obtain account information, review transaction activity, transfer funds, and perform other transactions over the Internet, including the optional Bill Payment service, by use of a personal computer with a modem and appropriate browser software and/or other means which we authorize or may allow from time-to-time. The term "business day" refers every day except Saturday, Sunday, and federal holidays.

These terms and conditions are in addition to those terms and conditions that apply to any other accounts you have with us or any other services you obtain from us, including those set forth in any deposit agreement. This agreement shall be governed by and interpreted under State of Idaho and applicable Federal law. We reserve the right to amend or terminate your Internet Banking service at any time. When making changes, IFB will comply with all legal notice requirements. You further agree that all disclosures required to be provided by the Bank under Federal Reserve Regulation E (Reg E) in writing for its Internet Banking service may be provided by the Bank.

Security

You understand and agree that security for the Internet Banking service is controlled by the Internet Banking Identification Number assigned by us, together with the Internet Banking Personal Identification Number ("PIN/PASSWORD") chosen, entered and maintained by you. You will be required to enter the PIN/PASSWORD number assigned by us the first time you use the Internet Banking service. You will be prompted to change your PIN/PASSWORD at that time to a unique set of characters chosen by only you. At any time you may change your Internet Banking Identification Number & PIN/PASSWORD number through the Options section of the Internet Banking service once you have entered the program. You are responsible for all transactions that you initiate. If you have a reason to believe that someone has gained access to your password, or have given someone your Internet Banking Identification Number and PIN/PASSWORD and want to terminate that person's authority, you must change your identification number and PIN/PASSWORD or take additional steps by calling IFB to prevent further access by such person(s). You agree to use your best efforts to safeguard and protect your Internet Banking Identification Number and PIN/PASSWORD from unauthorized use.

You understand that your Internet Banking Identification Number and PIN/PASSWORD are needed to expend funds from your account and that both must be protected. You authorize IFB and its agents to follow any instructions transmitted by use of your Internet Banking Identification Number and PIN/PASSWORD, and agree to be bound thereby. Your Internet Banking Identification Number and PIN/PASSWORD are confidential information and should be known only to you. You are responsible for keeping your Internet Banking Identification Number and PIN/PASSWORD safe and secure.

If you incorrectly enter your logon Pin/PASSWORD 3 times you will be prevented from entering Internet Banking. You must contact a bank representative during a business day if access is denied.

Bank representatives will not, for any reason, ask for your PIN/PASSWORD. If you are contacted by anyone requesting information, contact us immediately.

Any information downloaded by you to your financial advisor or other software becomes your property and responsibility.

You may use the Internet Banking service to access your deposit accounts at the Bank which you are an authorized signers on, own and from which you have an unrestricted right to withdraw funds. We reserve the right to limit the types of accounts that may be accessed and the types of transactions you may perform. You agree that if any account being accessed through the Internet Banking service is jointly owned, then you will be bound by all transactions in the account authorized by any joint account owner. Each person on a joint account will be liable for all transactions that are made on that account. Each owner(s) on a multiple party account(s) agrees to be liable for the actions of the other owner(s) on the account.

You are liable for all transactions made or authorized using your Banking Identification Number and PIN/PASSWORD. IFB has no responsibility for establishing the identity of any person or determining the validity of any transaction received using Banking Identification Number and PIN/PASSWORD. If you provide your Banking Identification Number and PIN/PASSWORD to anyone, you authorize any transactions carried out by that person. IFB assumes all transactions authorized by your Banking Identification Number and PIN/PASSWORD are legitimate. **You agree to indemnify and release Idaho First Bank, the directors, officers, employees, and agents harmless from all losses, any and all liability and agree not to make any claim against Idaho First Bank or bring any action against Idaho First Bank in honoring or allowing any actions or transactions where you have authorized the person performing the actions or transaction to use your account or when you have provided your Banking Identification Number and PIN/PASSWORD to that person.**

You also understand that there is a maximum dollar limit on any payment or transfer that is equal to the available balance in your deposit account(s) plus the available credit balance in any overdraft line of credit attached to the deposit account(s).

Stop Payments

By submitting the electronic Stop Payment request, I agree to the following: I understand I am requesting a stop payment on the draft(s) described in the form, unless the Credit Union has already paid, certified or accepted it. I understand the exact information on the draft is necessary for it to be identified for stop payment. The Bank will not be responsible for failing to stop payment if I give the Bank the incorrect information. I also understand that a Stop Payment Fee may be charged to my account.

I understand this request will cease to be effective 6 months from the date submitted, and I may cancel my request by contacting the Bank. I understand it is my responsibility to update the Bank regarding changes to my personal information including, but not limited to, my address, phone number, and email address. If I do not notify the Bank of my changes, I may not receive important notices regarding my account.

The Bank will not be liable for payment of the draft contrary to this request unless payment is caused by the Bank's negligence and causes actual loss to me. The Bank's liability shall not exceed the amount of the draft in any event. I agree to reimburse the Bank for any loss it sustains honoring this request.

Availability

IFB's Internet Banking will generally be available 24 hours per day, seven days a week, except for scheduled maintenance. The service and our products and services are not necessarily available everywhere, and may or may not be available to non-residents and non-citizens of the United States. In no event shall IFB be liable for any damages whatsoever which arise out or relate to:

- :: Your inability to use or access (or use of or access) IFB's Internet Banking services.
- :: Your reliance on any information provided via our web site; or
- :: Any other failure of performance, error, omission, interruption, defect, or any loss or delay in transmission.

Account balance information available through IFB's web site may not reflect outstanding checks, charges, or unposted transactions. Pending transactions are transactions that are presented to the Bank during the current business day or after the processing cut-off time for the previous business day. Pending transactions, and check card transactions may include a variety of items including, direct deposits, ACH items, and ATM transactions. When these items are presented to the Bank, they are "memo" posted to your account. The transactions will permanently post to your account, generally, in 1 - 3 days depending on the item. When the amount is "memo" posted to your account, your account balance reflects these items. Your account will increase by any deposit transaction and decrease by any withdrawal. Some transactions may cause a little confusion as to the way they are posted; check card transactions in particular. There are several instances where a check card transaction may "memo" post for an amount that is different than the actual purchase price. The authorization process used by the merchant determines the amount that "memo" posts to your account. Although we strive for accuracy, some information and resources provided to you using IFB's Internet services may contain technical or other errors, inaccuracies, omissions, typographical errors, and may become outdated.

It is your responsibility to protect your system's security and to protect your system against viruses, worms, Trojan horses, and other items of a destructive nature. You agree to use reasonable care not to introduce any such items to our web site or any services offered through IFB web site. All information and services are provided "as is" without warranty of any kind either expressed or implied. IFB shall have no liability for direct, special, incidental, indirect, consequential, or exemplary damages, regardless of whether such damages arise in contract, tort (including negligence and strict liability) or otherwise for lost profits, business interruption, or loss or programs or data on your computer system, regardless of

whether we were advised of the possibility thereof.

Fees

There is no monthly fee for the Bill Pay service.

Idaho First Bank reserves the right to charge you for research time involving payments no longer available in your screen history. For all other account fees, please refer to your Disclosure Statement received when you opened your account or periodically mailed to you along with your monthly statement. We will be informing you before charges incur.

Electronic Fund Transfers (EFT) processes Bill payments. Please see the Electronic Fund Transfers Disclosure Statement included, or, received when you opened your account, which discloses important information concerning your rights and obligations.

Contact Information

If you believe an error has occurred, you can call the following numbers for information about how to handle the problem:

Idaho First Bank: (208) 634-1000 : 8:00AM - 5:00 PM MST, Monday - Friday

You may also reach us by email: customersupport@idahofirstbank.com. As regular email is not secure, we caution against using email for transmitting any sensitive personal information. Your identity cannot be confirmed, we cannot act on any instructions received via regular email. A callback will need to occur by phone to you with the contact information at IFB.

General Information such as: balance information, transactions other than those conducted through the Internet Banking service, questions about interest earned, or to stop payment on personal checks, or if you believe an error (other than an electronic fund transfer problem) has occurred concerning a deposit account.

Change in Terms

If the change results in increased fees or charges, increased liabilities for you, fewer types of available electronic fund transfers or stricter limitations on the frequency or dollar amounts of transfers. We will mail or deliver a written notice to you at least 30 days before the effective date of any change in a term or condition disclosed in this agreement. We may send any such notice to you only by electronic mail and you will be deemed to have received it three days after it is sent.

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Privacy Policy

What Does Idaho First 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
- :: Income
- :: Credit History
- :: Assets
- :: Overdraft history
- :: Employment information

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reason financial companies can share their customers' personal information; the reasons Idaho First Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Idaho First Bank 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 nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free 1-866-634-2760 or go to www.idahofirstbank.com

What we do

How does Idaho First 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 Idaho First Bank collect my personal information?

We collect your personal information, for example, when you

- :: Open an account
- :: Pay your bills
- :: Apply for a loan
- :: Make deposits or withdrawals from your account
- :: Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- :: 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- :: *Idaho First Bank has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- :: *Idaho First 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.

- :: *Idaho First Bank doesn't jointly market.*

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Schedule of Fees

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Error Resolution Notice

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