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Online Banking

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by Independence Bank

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Privacy

Rev. 05/2013

FACTS: What does Independence 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: <ul style="list-style-type: none"> • Social Security number and income information • 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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Independence Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Independence 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 non-affiliates to market to you	No	We don't share

Questions? Call 888-824-8873 or go to www.independence-bank.com

Who we are
Who is providing this notice? Independence Bank

What we do	
How does Independence 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 Independence Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <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

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 nonfinancial companies. <ul style="list-style-type: none">• Independence Bank does not have any affiliates.
Non affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none">• Independence Bank does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• Independence Bank does not have joint marketing relationships.

Other Important Information

We continually strive to maintain complete and accurate information about you and your accounts. If you believe our records contain inaccurate or incomplete information, please let us know immediately. We will correct any inaccuracies as quickly as possible. If you believe we have reported inaccurate information about your account to any consumer-reporting agency, please let us know in writing. Be sure to include your complete name, current address, social security number, telephone number, account number, type of account, specific items of dispute and the reason you believe the information is wrong. We will investigate your concern and correct any inaccuracies we find and confirm any actions we take with you.

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