FACTS

WHAT DOES Independence Bank of Georgia 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 Income

Account Balances and Payment HistoryTransaction History and Credit History

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 **Independence Bank of GA** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Independence Bank of GA 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	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

Questions?

Call 678-866-0100 or go to www.ibankga.com

Who is providing this notice? Independence Bank of Georgia		
Who is providing this notice?		
What we do		
How does Independence Bank of GA 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 of GA	We collect your personal information, for example, when you	
collect my personal information?	 Open an account or Deposit money Pay your bills or Apply for a loan Use your debit card 	
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 nonfinancial companies. Independence Bank of Georgia has no affiliates.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	
	Independence Bank of Georgia does not share with nonaffiliates so that they can market to you.	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	
	Independence Bank of Georgia does not jointly market.	
Other important information		