Personal

Business

About i-bank

Privacy Policy

What does 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 income
- Account balances and payment history
- Credit history and credit scores

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 reason Independent Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Independent Bank share?	Can you limit 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	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 901-844-5050 / Toll Free-888-716-9293 or visit our Web-site at www.i-bankonline.com

What we do

How does 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 Independent Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus.

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. Independent Bank does not have affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. Independent 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. Independent Bank doesn't jointly market.

Privacy on the Web

The privacy of the communications between you (your browser) and our servers is ensured using cryptography. Cryptography scrambles messages exchanged between your browser and our online banking server. Encryption happens as follows: When you go to the sign-on page for online banking, your browser establishes a secure session with our server. The secure session is established using a protocol called Secure Sockets Layer (SSL) Encryption. This protocol requires the exchange of what are called public and private keys. Keys are random numbers chosen for that session and are only known between your browser and our server. After the keys are exchanged, your browser will use the numbers to scramble (encrypt) the messages sent between your browser and our server. Both sides require the keys because they need to de-scramble (decrypt) the messages when they are received. The SSL protocol, not only ensures privacy, but also ensures that no other browser can "impersonate" your browser, nor alter any of the information sent. You can tell whether your browser is in secure mode by looking for the secured lock symbol at the bottom of your browser window.

The numbers used as encryption keys are analogous to combination locks. The strength of encryption is based on the number of possible combinations that a lock can have.

As the number of possible combinations grows, it becomes less likely that anyone would be able to guess the combination in order to decrypt the message. Today's browsers offer 40-bit encryption or 128-bit encryption. Both result in a large number of possible combinations, 240 and 2128, respectively. Our servers are compatible with both; however, we recommend the use of 128-bit capable browsers. It is also important to verify that only authorized persons log into home banking. This is achieved by verifying your password. When you submit your password, it is compared with the password we have stored in our secure data center. We allow you to enter your password incorrectly five (5) times. If you enter your password incorrectly five times, your online banking account will be locked until you call us to reinitialize the account. We monitor and record "bad-login" attempts to detect any suspicious activity (i.e., someone trying to guess your password). You play a crucial role in preventing others from logging on to your account. Never use passwords that are easy to guess. Examples of bad passwords are: Birth dates, first names, pet names, addresses, phone numbers, social security numbers, etc. Never reveal your password to another person. You should periodically change your password in the User Option screen of online banking.

We provide a number of additional security features in online banking. Online banking will "timeout" after a specified period of inactivity. This prevents

curious persons from continuing your home banking session in case you have left your PC unattended without logging out. You may set the timeout period in the User Options screen of online banking. However, we recommend that you always sign-off (log out) when you are done with your online banking. The network architecture used to provide the online banking service was designed by the brightest minds in network technology. While the architecture is too complex to explain here, it is important to point out that the computers that store your actual account information are not hooked up to the Internet. The requests you make through the Internet are handled by our home banking servers, which retrieve the information you requested from our mainframe via proxy-based firewall servers, these servers act as the go-between you and our mainframe computers.

Links

We may provide links to other web sites, but since we have no control over those sites, we are not responsible for the availability of those sites or for any content, advertising, products, or other materials on or available from those sites. We are not responsible for any damage or loss caused by or in connection with use of such content, goods or services available on or through those sites. Also, we are not responsible for the collection, use, or security of information by those web sites.

Cookies

Cookies are bits of information that a Web site sends to a user's computer. The user's computer may then display the information back to the server on subsequent pages, actions, or visits. Internet Banking uses session cookies that expire once the session has ended. The use of cookies within Internet Banking is necessary for security and is required to access the system. Our use of cookies is for user authentication only. New browser versions have the ability to see what cookies are left behind, and whether they are willing to accept a cookie. All cookies must be accepted in order for the Internet Banking software to operate. Each cookie is required to move you along in Internet Banking. It does not allow you to input a URL to get inside the Internet Banking session. As there are a number of cookies within our secured site, you may want to turn off the cookie alert during your Internet Banking session. It can always be enabled later. Slower computers may time out accepting multiple cookies. For more information about how to disable the "Accept Cookies" warning in your browser, click on the Troubleshooting link found at the bottom of the Internet Banking Login screen.

Children

We comply with the Children's Online Privacy Protection Act, and we do not knowingly market or collect information from children under the age of 13.

Your Credit Report

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Auto Loan Payments »

- Online Banking Signup
- Telephone Banking
- Credit Card Login
- Check Reorder
- Email Signup
- Financial Resources

Tell us what you think »

FINANCEWORKS

All your financial information in one place. Free with any i-bank account.

Learn more »

FINANCE YOUR HOME

Take advantage of historic low rates and refinance or purchase a home with i-bank Mortgage!

Learn more

i-bank Mortgage

Privacy Policy | Security