

FACTS	WHAT DOES INDUS AMERICAN 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and income • Account balances and transaction 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 customers' personal information to run their everyday business. In the section below, we list the reasons Indus American Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information.		Does Indus American 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		Yes	No
For joint marketing with other financial companies		No	N/A
For our affiliates' everyday business purposes – information about your transactions and experiences		No	N/A
For our affiliates' everyday business purposes – information about your creditworthiness		No	N/A
For non-affiliates to market to you		No	N/A
Who we are			
Who is providing this notice?		Indus American Bank	
What we do			
How does Indus American 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 Indus American Bank collect my personal information?		<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Make deposits and withdrawals from your account • Use your credit or debit card • Pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>	
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 creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p>	
Definitions			
Affiliates		<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • IA Bancorp Inc., the holding company for the Bank is our affiliate. 	
Non-affiliates		<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • Indus American Bank does not share with non-affiliates for marketing purposes. 	
Joint Marketing		<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Indus American Bank does not jointly market. 	
Questions?		Call 732-603-8200	