

where does my information go?



PRIVACY NOTICE

FACTS: WHAT DOES INTERCONTINENTAL 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 other information, such as, Income
- Account Balances and Account Transaction History
- Credit History and Loan Payment 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 Intercontinental Bank chooses to share; and whether you can limit this sharing.:

Reasons we can share your personal information-

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-

- **Does Intercontinental Bank share?** Yes
- **Can you limit this sharing?** No

For our marketing purposes-

To offer our products and services to you-

- **Does Intercontinental Bank share?** No
- **Can you limit this sharing?** We don't share

For joint marketing with other financial companies

- **Does Intercontinental Bank share?** No
- **Can you limit this sharing?** We don't

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Can you limit this sharing? We don't share

For our affiliates' everyday business purposes-Information about your transactions and experiences

- **Does Intercontinental Bank share?** No
- **Can you limit this sharing?** We don't share

For our affiliates' everyday business purposes-Information about your creditworthiness

- **Does Intercontinental Bank share?** No
- **Can you limit this sharing?** We don't share

For nonaffiliates to market to you

- **Does Intercontinental Bank share?** No
- **Can you limit this sharing?** We don't share

Questions?
Call 305-263-7900 or go to
www.Intercontinentalbk.com

Who We Are.....
Who is providing this notice?
Intercontinental Bank

What we do...
How does Intercontinental 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.

We also maintain physical, electronic and procedural safeguards to protect your information and limit employee access, accordingly.

How does Intercontinental Bank collect my personal information?
We collect your personal information, for example, when you

- Open an account or apply for a loan
- Make deposits or withdrawals from your account
- Use your ATM/Debit card or make a wire transfer

We also collect your personal information from others, such as, Credit Bureaus, other financial institutions 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 or nonfinancial companies.

- Our affiliates include Intercontinental Bank, a financial company and Intercontinental Bankshares, LLC, the bank's holding company

Nonaffiliates

Companies not related by common ownership or control. They can be financial or nonfinancial companies.

- Intercontinental Bank does not share information with nonaffiliates

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Intercontinental Bank does not participate in product marketing with other companies

Other important information

Intercontinental Bank provides helpful information about your privacy and information security on our web site www.Intercontinentalkb.com - Click on the Privacy or Security icon, you will find tips to help protect yourself from unauthorized use of your personal information.



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