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**International Bank**  
of Chicago



## PRIVACY POLICY

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FACTS	WHAT DOES International Bank Of Chicago (IBC) DO WITH YOUR PERSONAL INFORMATION?
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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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and name and address, assets, credit scores</li> </ul>
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 International Bank of Chicago chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does International Bank of Chicago 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	N/A
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 nonaffiliates to market to you	No	N/A

Questions?	Call 773-769-2899 or go to <a href="http://www.inbk.com">www.inbk.com</a>
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Who we are	
Who is providing this notice?	The IBC means the following institution: International Bank of Chicago
What we do	
How does IBC	To protect your personal information from unauthorized access and use, we use security measures that comply



protect my personal information?	with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this formation and we limit access to information to those employees for whom access is appropriate.
How does IBC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• or use your debit card</li> </ul> <p>We also collect your personal information from others, such as consumer reporting agencies.</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"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <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"> <li>• Bank holding company: IBC BANCORP</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• No sharing with nonaffiliates except as permitted by law.</li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• No agreements with nonaffiliated financial companies to market products or services to you.</li> </ul>

Other important information
<p>We do not collect any "cookies" on our web site. Cookies are small text files that IBC's web site can create on the your computer to store information gathered about your visit to our site.</p>