

FACTS

WHAT DOES INTERNATIONAL BANK OF COMMERCE (IBC) & COMMERCE 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 transaction history ■ credit scores and income ■ credit history and account balances <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 financial companies can share their customers' personal information; the reasons IBC & Commerce Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does IBC & COMMERCE 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	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information [30] days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Go to: https://www.ibc.com/en-us/contactus
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Mail-in Form		
	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	Name	Mail to: International Bank of Commerce/Commerce Bank c/o Dennis E. Nixon, President, International Bancshares Corp. P.O. Drawer 1359 Laredo TX 78041
	Address City, State, Zip	
	Account #/ Ln #	

Who we are	
Who is providing this notice?	INTERNATIONAL BANK OF COMMERCE (IBC) & COMMERCE BANK
What we do	
How does IBC & COMMERCE 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 train our employees in the proper handling of personal information. We require companies that help provide our services to you to protect the confidentiality of personal information they receive.
How does IBC & COMMERCE BANK collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ apply for insurance or show your driver's license ■ use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a common corporate identity of International Bancshares Corporation; financial companies such as IBC, Commerce Bank, and IBC Insurance Agency Ltd. and IBC Investments Corporation.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include financial services companies, or insurance companies.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include financial services companies.</i>
Other important information	
<p>Important Notice: IBC/Commerce Bank is licensed under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. IBC/Commerce Bank also engages in the money transmission business as an authorized delegate of American Express under Chapter 151 of the Texas Finance Code. After first contacting American Express, a customer that still has an unresolved complaint regarding the company's money transmission activity or against IBC/Commerce Bank should contact the Texas Department of Banking through one of the means indicated below: In Person or U.S. Mail: Texas Department of Banking, 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone: 877-276-5554 (Toll Free), Fax: 512-475-1313, E-Mail: consumer.complaints@dob.texas.gov, Website: www.dob.texas.gov.</p> <p>California Residents: Restrict Information Sharing With Companies We Own or Control (Affiliates): Your rights under California law to limit the sharing of your personal information with our affiliates to market to you are set forth under the "For our affiliates to market to you" section on Page 1. You may exercise this opt-out right by completing the form on page 1 and mailing it to the address provided.</p> <p>Nevada Residents: For more information regarding any opt-out choices listed, you may contact us at the number or address listed. You may also contact the Nevada Attorney General's Office, Bureau of Consumer Protection, by writing to 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101, or by calling 702-486-3132, or by e-mailing to BCPINFO@ag.state.nv.us.</p>	