



Personal / Small Business Banking Access

Cash Management

Access ID:

Summary Page

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[Credit Card Access](#)

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Courier Service

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Disclosures

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Your Privacy is important to us.

FACTS	WHAT DOES INTRACOASTAL 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: <ul style="list-style-type: none"> • 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 reasons BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Intracoastal 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	We don't share
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 386-447-1662 or go to <http://www.intracoastalbank.net>

Who we are

Who is providing this notice?	INTRACOASTAL BANK, 1290 Palm Coast Pkwy, Palm Coast, FL 32137
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Business Spotlight



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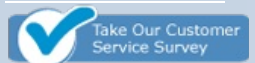
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What we do	
How does Intracoastal Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We take seriously our obligation to safeguard your Confidential Information. Your information is accessible only to employees who need the information to provide products or services to you. All our employees are bound by a formal Code of Conduct emphasizing their responsibility to maintain the privacy and confidentiality of your information. We also maintain physical, electronic, and procedural safeguards to reasonably ensure the confidentiality of your information. We monitor new technology and upgrade our systems as needed to best protect your information.</p>
How does Intracoastal 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 or deposit money • pay your bills or apply for a loan • use your debit card or perform a transaction with us and others <p>We also collect your personal information from others, such as credit bureaus and service providers.</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 your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Intracoastal Bank has no affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Intracoastal bank does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

