

Who is providing this notice?

What we do	
How does Plus International 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. Our employees are bound by a code of ethics that requires confidential treatment of
How does Plus International Bank collect my personal information?	customers' information. We collect your personal information, for example, when you - Open an account or Pay your bills
	- Use your debit card or Apply for a loan - Make deposits or withdrawals from your account.
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 non-affiliates to market you
	State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - Plus International Bank does not share with our affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Plus International Bank does not share with nonaffiliates so they can market to you.
	A formal agreement between nonaffiliated financial companies that together market financial products or
Joint Marketing	services to you. - Plus International Bank does not jointly market.

Plus International Bank will never request or update any personal or account information such as social security numbers or account numbers and passwords via email or the Internet. We ask that if you receive any request for account information, please DO NOT RESPOND TO THE REQUEST. CONTACT THE BANK IMMEDIATELY at 305-375-0590 Customer Service Department.