

## **Internet Privacy Policy**

Intercredit Bank N.A is committed to protecting the privacy of your financial information. This Internet Privacy Policy covers the collection and use of information obtained from you when you use this website. Intercredit Bank does not sell, rent or trade customer information with unaffiliated third parties and the Bank takes steps to protect the integrity of your data.

We do not disclose information about your accounts or other personal information to unaffiliated third parties unless authorized by you or it is necessary to complete transactions or transfers you have initiated.

We may be required to release information about your accounts or other personal information to be in compliance with a court order or a government agency or regulator. We may also release information for the purpose of verifying the existence of your account for a third party such as a credit bureau.

Intercredit Bank N.A. maintains security standards and procedures to help prevent unauthorized access to confidential information about you. We update and test our technology to improve the protection of our information about you and to assure the integrity of our information.

### **Collection, Retention and Use of Customer Information**

Intercredit Bank N. A. collects retains and uses information about customers only when we reasonably believe that it will help us administer our business or provide products, services or other opportunities. We use information to protect and administer your records, accounts and funds; to comply with certain laws and regulations; to help us design or improve our products and services; and to understand your financial needs and provide you with quality products.

Any information we receive from you when you visit our website helps us personalize your online experience and continually improve your overall experience with Intercredit Bank. Because of the unique nature of Internet transactions, there is additional information you should know about information-gathering processes.

### **Web Tracking**

Intercredit Bank N.A. does not gather information about individual users on our website. We do collect and store information about the name of the domain from which you access the Internet, the date and time you access our site, the Internet address of the website from which you linked to us, the pages you visit on our site and the type of web browsing software and operating system you are using to view our site.

### **Website Linking**

Intercredit Bank N.A. may provide access to information, products or services offered on websites that are owned or operated by other companies ("Third Party Websites"). The Bank provides this access through the use of hyperlinks that automatically move you from an Intercredit Bank N.A. website to the Third Party Website.

While we do our best to provide you with helpful, trustworthy resources, Intercredit Bank N.A. cannot endorse, approve or guarantee information, products, services or recommendations provided at any Third Party Website. Because we may not always know when information on a linked site changes, Intercredit Bank N.A. is not responsible for the content or accuracy of any Third Party Website.

Intercredit Bank N.A. shall not be responsible for any loss or damage of any sort resulting from the use of a link on its websites nor will it be liable for any failure of products or services advertised or provided on any Third Party Website.

Intercredit Bank N.A. offers links to you on an "as is" basis. When you visit a Third Party Website by using a link on an Intercredit Bank N.A. site, you will no longer be protected by Intercredit Bank N.A.'s privacy policy or security practices. The data collection, use, and protection practices of the Third Party Website may differ from the practices of Intercredit Bank N.A. sites. You should familiarize yourself with the privacy policy and security practices of Third Party Websites that you choose to visit. Those are the policies and practices that will apply to your use of the Third Party Website, NOT Intercredit Bank N.A.'s policies and practices.

Products, services, and benefits offered by third parties at Third Party Websites are obligations of those third parties, they are not an obligation of, a deposit of, or guaranteed by Intercredit Bank N.A., or any of their affiliates, and are not FDIC insured.

#### **Email**

If you contact us via email, your email address and any other information your mail header shows about you, such as your name or organization, will be revealed to us in the email. Please realize that e-mail is not secure and may be intercepted by third parties. For your own protection, we ask that you do not send confidential information to us via email. If you do communicate with us via email, you have our commitment that we will use your e-mail information only for the specific purpose of responding to your comments or questions. Your e-mail address will not be sold, nor will it be shared with others outside Intercredit Bank unless we are compelled to do so by law.

#### **Cookies**

To provide better service and a more effective website, our website uses cookies. A cookie is a small text file placed on your hard drive by our web page server to recognize whether or not you have visited the site before. A cookie cannot be read by a website other than the one that set the cookie. Cookies do not read other information on your hard drive nor do they reveal new information about you without your permission. When you visit our website, we will use cookies on some pages in order to establish a secured connection. A session cookie is utilized to establish and maintain your Secured Socket Layer (SSL) or encrypted session.

#### **Accurate Information**

Intercredit Bank has procedures to assist in assuring your financial information is accurate, current and complete in accordance with reasonable commercial standards.

If you believe that our records contain inaccurate or incomplete information about you, please let us know immediately. Please notify us by writing to Intercredit Bank, Attn: Customer Service, 6400 Southwest 8th Street, Miami, FL 33144.. All requests from customers to review information for accuracy and correctness will be handled in a timely manner.

### **Customer Privacy in Our Business Relationships**

Intercredit Bank N.A. may contract with outside vendors and other business partners to perform specific services. When doing so, Intercredit Bank selects business partners and vendors that adhere to stringent privacy standards.

### **Children's Information**

We respect the privacy of children and comply with the practices established under the Children's Online Privacy Protection Act. We do not knowingly collect or retain personally identifiable information from consumers under the age of thirteen.