

FACTS

WHAT DOES INTERCREDIT BANK, N.A. DO WITH YOUR PERSONAL INFORMATION?

Rev.10/15/2020 b

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 Income ■ Account balances and payment history ■ Transaction or loss / default history and credit history
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 Intercredit Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Intercredit Bank, N.A. 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 non affiliates to market to you	No	We don't share

To limit our sharing	<p>Mail the form on last page.</p> <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>
Questions?	Call (305) 375-8442 or go to www.intercreditbank.com

Who we are	
Who is providing this notice?	You are receiving this notice from Intercredit Bank, N.A.
What we do	
How does Intercredit Bank, N.A. 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Intercredit Bank, N.A. 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 make deposit or withdrawal from your account ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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 non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>This includes Intercredit Bank, N.A., Banco Pichincha Holding Group, Banco Pichincha Panama and Diners Club Ecuador.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Intercredit Bank, N.A. does not share with non affiliates so they can market to you.</i>
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"> ■ <i>Joint marketing partners include financial services companies.</i>
Other important information	
<p>This Privacy Notice applies to all Intercredit Bank's consumer products or services that may be offered. This Privacy Notice does not apply to any other product or services that you may obtain from Intercredit Bank, N.A. Any consumer personal information collected, processed, or disclosed is pursuant to the federal Gramm-Leach-Bliley Act (Public Law 106-102), and implementing regulations. You may have privacy protections under applicable law and to the extent applicable; we will comply with those provisions.</p>	

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account.

Mark any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, Zip

Account #

Mail to:

Intercredit Bank, NA
Operations Dept.
4725 SW 8th St.
Miami, Florida 33134

