

FACTS**WHAT DOES INTERCREDIT BANK, N.A., D/B/A PIBANK USA, 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 the following: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Transaction and/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 are allowed to 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, including to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus, among other similar activities.	Yes	No
For our marketing purposes, including 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, including information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes, including 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.**Please mail the form on the last page enclosed herein. Note:**

If you are a new customer, we can begin sharing your information thirty (30) days from the date of this notice. If and when you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

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 the following:</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes, including 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 advise us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. These include Intercredit Bank, N.A., Banco Pichincha Holding Group, Banco Pichincha Ecuador, Banco Pichincha Panama, Diners Club Ecuador, Banco Pichincha Spain, Banco Pichincha Colombia, Banco Pichincha Peru, Banco de Loja and Banco General Ruminahui.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies. Intercredit Bank, N.A. does not share with non-affiliates so that they can market to you.</p>

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Joint marketing partners include financial services companies.

Other important information

This Privacy Notice applies to all of Intercredit Bank's consumer products or services that may be offered. This Privacy Notice does not apply to any other products or services that you may obtain from Intercredit Bank, N.A. Any consumer personal information collected, processed or disclosed is governed by the Gramm-Leach-Bliley Act (Public Law 106-102) and its implementing regulations. You may have privacy protections under applicable law and to the extent applicable; we will comply with those provisions accordingly.

Other important information

For Vermont Customers: Accounts with a Vermont mailing address are automatically treated as if they have limited the sharing as described on page 1. For joint marketing, we will only disclose your name, contact information and information about your transactions.

For Nevada Customers: We are providing you this notice pursuant to state law. We will automatically place you on our internal Do Not Call List and you will not receive any marketing calls from us. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486- 3132; email BCPINFO@ag.state.nv.us.

For California Customers: In accordance with California law, we will not share information we collect about California residents with nonaffiliates, unless the law allows. For example, we may share information with your consent or to service your accounts. We will limit sharing among our companies to the extent required by California law.

Mail-in Form

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

Please mark any and all you wish 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.
8890 SW 40th St
Miami, FL 33165

