

PRIVACY POLICY

At Independent Bankers Bank of Florida, we understand that our customer relationships are based on Trust. We believe that it is our duty to honor that relationship and all of the “nonpublic personal information” you share with us, which we will refer to as “private information” in this notice. Our goal is to offer quality services without compromising your private information.

I. YOUR RIGHT TO PRIVACY

IBB recognizes and respects your right to privacy. As our customer you trust that the private information you share with us will be protected and used in confidence. At IBB, we take your privacy seriously and are adamant that your private information remains secure.

II. WE RETAIN ACCURATE INFORMATION ABOUT OUR CUSTOMERS

We make every effort to ensure that the information we collect about you is current, correct, and complete. We have processes to check records for accuracy and make corrections. However, if you discover any personal information that is reflected incorrectly in our records, please let us know.

III. HOW AND WHY WE COLLECT, RETAIN AND USE PRIVATE INFORMATION

We collect private information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with our affiliates, others, or us; and
- Information we receive from a consumer-reporting agency or other nonaffiliated third parties. This information is used to better administer our business or provide you with better products, services, and opportunities. We recognize that this information is personal to you and will disclose to you the reasons why we are collecting it if you so request.

IV. ACCESS TO YOUR PRIVATE INFORMATION WITHIN OUR ORGANIZATION IS CONTROLLED

We only allow access to private information about you to those employees who have a specific business reason for knowing such information. The importance of privacy and confidentiality is something we teach and instill in our employees. If the policies or procedures concerning privacy are violated, disciplinary action will be taken.

V. WE TAKE SECURITY MEASURES TO PROTECT YOUR PRIVATE INFORMATION

IBB has security procedures in place to prevent unauthorized access to your private information. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your private information.

VI. YOUR INFORMATION WILL NOT BE SHARED OUTSIDE OUR ORGANIZATION EXCEPT AS PERMITTED BY LAW.

Our standard policy is not to disclose any private information about our customers or former customers to anyone, except as permitted or required by law. Protecting your privacy is a high priority at IBB. We value your right to privacy as much as you do.