

IBB PRIVACY POLICY

At Independent Bankers Bank of Florida (IBB), 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 refer to as “private information” in this notice. Our goal is to offer quality services without compromising your private information.

YOUR RIGHT TO PRIVACY:

IBB recognizes and respects your right to privacy. As our customer, you can trust that the private information you share with us will be protected and used in confidence. At IBB, we take your privacy seriously, whether it is obtained through normal channels or through online sources, and are adamant that your private information remains secure.

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.

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.

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.

ONLINE PRIVACY:

Our web site does not collect information regarding the specific activities of any particular user. We do not use JavaScript, cookies, web bugs, or any other active content mechanism to capture or maintain information about users without prior consent. We collect e-mail addresses of those

persons who communicate with us through e-mail in order to reply to correspondence or inquiries regarding our services. Independent Bankers Bank will not sell or share your e-mail address. If you choose to use any of the e-mail links found on this site, please keep in mind that e-mail is not secure. Any e-mail received will not be encrypted and should not include any sensitive or confidential information. No level of security is implied or should be inferred.

The Independent Bankers Bank website may contain links to other sites. IBB is not responsible for the security or privacy practices of these sites, the products or services offered by these sites, or the content appearing at these sites. Likewise, Independent Bankers Bank does not endorse any of the products or services marketed at these other sites other than those specifically identified as endorsed products.

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.

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.

- END-