



# Islanders Bank

## FACTS

### WHAT DOES ISLANDERS BANK DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies chose 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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li style="display: inline-block; width: 45%;">*Social Security Number</li> <li style="display: inline-block; width: 45%;">*Overdraft history</li> <li style="display: inline-block; width: 45%;">*Account Balances</li> <li style="display: inline-block; width: 45%;">*Account transactions</li> <li style="display: inline-block; width: 45%;">*Credit history</li> <li style="display: inline-block; width: 45%;">*Checking account information</li> </ul>
<b>How?</b>	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 Islanders Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Islanders Bank Share?	Can you limit this sharing?
<b>For every day business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies -</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	Call Toll-free 800-843-5441 <b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent you this notice. When you are <i>no longer</i> a customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
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<b>Questions?</b>	Call Toll-free 800-843-5441
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