

FACTS

What Does Interamerican Bank 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 required 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• Credit history and employment information• Payment history and transaction history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Interamerican Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Interamerican Bank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), responds 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	No	We Do Not Share
For joint marketing with other financial companies	No	We Do Not Share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We Do Not Share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We Do Not Share
For our affiliates to market to you	No	We Do Not Share
For non-affiliates to market to you	No	We Do Not Share

Questions?	Visit us, call Customer Service at (305) 223-1434 or go to www.InteramericanBank.com
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Who we are	
Who is providing this notice?	Interamerican Bank
What we do	
How does Interamerican Bank protect my personal information?	To protect your personal information from unauthorized access and use we take many 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 Interamerican Bank collect my personal information?	We collect your personal information, for example, when you apply for a loan or apply for financing. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your credit worthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State Laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Interamerican Bank does not share any of your information with affiliates for any purpose.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Interamerican Bank does not share with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Interamerican Bank does not jointly market.</i>
Other important information	
We will not share your personal information with non-affiliates either for them to market to you or for joint marketing without your authorization, and we will not share your personal information with affiliates about your creditworthiness without your authorization.	