FACTS	**What does Pibank do with your personal information?**
Why?	This Privacy Notice applies to Intercredit Bank, N.A. and its affiliates. It applies to all the products and services offered to U.S. Consumers. 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: • Social Security Number and income • Account balances and payment history • Transaction 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 can share their customers' personal information; the reasons Pibank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	**Does Pibank share?**	**Can you limit this sharing?**
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond 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.	**Yes**	**No**
For joint marketing with other financial companies.	**Yes**	**No**
For our affiliates' everyday business purposes - information about your transactions and experiences.	**Yes**	**No**
For our affiliates' everyday business purposes - 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 select your opt-in or opt-out decision during onboarding or provide us an update via your Pibank Mobile App.** If you are a new customer, we can begin sharing your information thirty (30) days from the date we issue this notice. 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 **(954) 636-7777** or Toll Free **1(877) 678-0888** or visit **www.pibank.com.**

Who we are	
Who is providing this notice?	This notice is provided by Intercredit Bank, N.A.
What we do	
How does Pibank 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 Pibank collect my personal information?	We collect your personal information, for example, when you: • Open an account or make a deposit or withdrawal from your account; • Pay your bills or apply for a loan; • Use your credit or debit card. 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: • Sharing for affiliates' everyday business purposes—information about your creditworthiness; • 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.
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 tell us otherwise.

Definitions	
Affiliates	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, Diners Club Peru, BP Miami Agency and Banco General Ruminahui.
Nonaffiliates	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 they can market to you.
Joint Marketing	A formal agreement between nonaffiliated 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 only to financial products or services that you may obtain with the Pibank brand. Any Consumer personal information collected, processed, or disclosed is pursuant to the federal Gramm-Leach-Bliley Act (Public Law 106-102), and implementing regulations. You may have privacy protections under applicable law and to the extent applicable, we will comply with those provisions.

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.