



## **Privacy Statement**

For Intercam Banco Internacional, Inc., ("Intercam" or the "Bank") the customer is our highest priority. If you have any questions concerning the confidentiality of information contained in our Bank files, please do not hesitate to call us. The procedures Intercam has put in place to protect your privacy are explained in the following paragraphs. We recognize that you, our customer, have the right to expect your nonpublic personal information to remain as confidential and secure as information obtained in person or by mail.

### **Bank Security Procedures**

At Intercam, we collect, retain, and use your nonpublic information only for specific business purposes to provide you with quality products and superior service.

To keep your nonpublic personal information private, the Bank will not accept communications from someone claiming to represent you, without your written or verbal consent, or the written and verbal consent of an attorney-in-fact, guardian, trustee, or a person otherwise authorized by law to represent you.

### **Sharing Nonpublic Personal Information with Companies That Work with the Bank**

To assist us in offering services to you, we may occasionally share information with companies that work with the Bank, such as check printing, software and hardware servicing and companies specializing in data processing companies. These companies may, for example, assist the Bank in offering you certain products and services, or in making the day operations of the Bank more user friendly. These companies act on the Bank's behalf and are obligated by law to keep any nonpublic personal information provided to them confidential. They must execute a confidentiality agreement and agree to limit the use of the information.

### **Types of Nonpublic Personal Information that Intercam Collects**

"Nonpublic personal information" is information that the Bank obtains in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history and overdraft history.

Intercam collects nonpublic personal information about you from the following sources:

- Information received from you on applications or other forms;

- Information about your transactions with us;
- Information received from a consumer-reporting agency, such as Credit Bureaus and other Third Parties to confirm information that you have provided to the Bank, particularly in the process of evaluating applications for loans or opening deposit accounts and in connection with our subsequent periodic review of your account relationship(s) with us.

Please note that the Bank does NOT obtain any information about you from the WEBSITE unless you apply to the Bank for a product or service or become a customer of the Bank. If you do apply to the Bank for a product or service or become a Bank customer, information may also be obtained from “cookies.” A “cookie” is a small file placed on your hard drive by our Web page server that is retrieved when you log onto our site again. The “cookie” is used to help us serve you better by recognizing you as a customer and to automate your online experience. For example, to store your preferences for certain kinds of information or to store account information so that you do not have to input it each time you visit our site. “Cookies” cannot be used to reveal anything that you have not already explicitly revealed. They cannot read your hard drive, get your e-mail address or steal personal information about you. If you do not wish to receive “cookies”, you can set your browser to alert you of a “cookie” being offered, or to reject all “cookies”.

#### **Information the Bank Discloses:**

The Bank does not disclose any nonpublic personal information to any third parties except as permitted by law. Under certain circumstances the law authorizes the Bank to disclose nonpublic personal information to "nonaffiliated third parties." For example, the Bank may disclose nonpublic personal information to such third parties to assist the Bank in servicing your loan or account to government entities in response to subpoenas and to credit bureaus. The Bank does not disclose any nonpublic personal information to any other third parties, except as permitted by law.

#### **Maintaining Personal Nonpublic Information Accuracy**

At Intercam we have procedures in place to ensure customer account nonpublic information is complete, accurate, and processed in a timely manner. However, should you ever believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any inaccuracies.

Under the Fair Credit Reporting Act, you have the right to notify us if you believe we have reported inaccurate information about your account to any Consumer Reporting Agency. Such notices should be sent in writing and include your complete name, current address, social security number, telephone number, account number, type of account, specific item of dispute and the reason why you believe the information reported is in error. Send your notice to: City View Plaza I 48 Road 165 Suite 319 Guaynabo, PR, 00968-8031 Attn: Operations Department.

## **Safeguarding Personal Nonpublic Information**

At Intercam we have established physical and electronic security procedures that comply with federal standards to protect your nonpublic personal and confidential information from unauthorized access.

An example of these procedures is that customer nonpublic personal information is protected from unauthorized access by persons external to the Bank by a password chosen by the customer. Thus, the customer's nonpublic personal information would only be known to a person having in addition to the customer's ID and account number(s), the customer's unique password.

Another example of these procedures is that customer nonpublic personal information is protected from being altered while in transmission to the Bank by encryption technology known as Secure Sockets Layer (SSL). SSL manipulates the data into a format unreadable to humans as it leaves the customer's workstation. Furthermore, the data in transit is split up into packets that travel separately and are not reorganized until they filter through the Bank's router. So, if the encryption code should be solved by an unauthorized computer, the agent is likely to only be in possession of individual packets which would be out of context with the whole data.

Customer nonpublic personal information is protected while in the Bank by limiting its access to only authorized employees who need to know that information to provide products or services to you. These employees are trained in the proper handling of that information and have been instructed to maintain the information's confidentiality. To ensure that the confidentiality policy is understood, it is contained in the Employees' handbook and periodic e-mail announcements. An employee's failure to comply with the privacy policy is subject to disciplinary action.

### **Our Primary Concern**

At Intercam Banco Internacional, Inc., our primary concern is maintaining your confidence in our bank. We are committed to ensuring your nonpublic personal information is kept confidential. If you have any questions, please write us at [customer\\_service@intercam.com.pr](mailto:customer_service@intercam.com.pr), stop by our offices located at City View Plaza I 48 Road 165 Suite 319 Guaynabo, PR 00968 or call our Operations Department at 1-787-300-3466 or toll free at 01-800-099-0259.