

# InfiBank, N.A. Privacy Policy

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## DOES THIS POLICY APPLY TO YOU?

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- This privacy policy covers personal information about customers who obtain consumer credit card products from InfiBank, N.A. for personal, family, or household purposes. This policy is provided to you as required by federal law.
- Although this notice does not apply to business and commercial accounts, safeguarding our business and commercial customers' information is very important and we take steps to protect such information.
- This privacy notice does not apply to any other account relationship you may have with us. If you have another account relationship with us, you will receive a separate notice applicable to that account.

## HOW DO WE COLLECT PERSONAL INFORMATION ABOUT YOU?

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We collect personal information about you from the following sources:

1. Information You Provide to Us – Personal information that you provide to us on applications and through other correspondence, such as your name, address, social security number and personal financial statements.
2. Transactions and Experiences – Personal information about your Transactions and Experiences with us and our affiliates, such as your account balance, payment history and credit card usage.
3. Information We Receive from Third Parties – Personal information that nonaffiliated third parties

provide to us about you, such as credit report information, information about your accounts with third parties, and data from public records.

## **WHAT PERSONAL INFORMATION CAN WE DISCLOSE TO OUR AFFILIATES?**

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We may disclose all of the personal information we collect about you, as described above, to our affiliates. For example, if you apply for an auto loan or a mortgage at an affiliated bank or loan company we may disclose your account balance and your payment history to them to aid in the credit approval process.

If you do not wish to have personal information other than Transactions and Experiences information disclosed to our affiliates, you may opt-out. To opt-out please call us toll-free at 1-877-875-8078.

Additionally, you may have other protections under state laws. We will comply with applicable state laws with regard to the disclosure of your personal information. For example, if you live in Vermont, we will not disclose personal information (other than Transactions and Experiences information) about you to our affiliates: (i) unless you have given us your authorization in accordance with applicable law; or (ii) except as otherwise permitted by applicable law.

## **WHAT PERSONAL INFORMATION CAN WE DISCLOSE TO NONAFFILIATED THIRD PARTIES?**

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We may disclose all of the personal information we collect about you, as described above, to the following types of third parties:

1. Financial service providers (such as mortgage bankers, securities broker-dealers and insurance companies);
2. Non-financial companies (such as retailers, direct marketers, airlines, credit card marketing partners, and publishers);
3. Others (such as non-profit organizations).

If you are a Visa Signature Cardmember we do not disclose personal information to nonaffiliated third parties: (i) except as described in the following paragraphs; or (ii) unless you have given us your authorization (to do this please call us toll-free at 1-877-875-8078).

We may also disclose personal information about you to other nonaffiliated third parties as permitted by law. This may include all of the personal information we collect about you. For example, we may disclose information to payment processors, check printing companies, and rewards providers to complete transactions that you request.

Additionally, personal information may be disclosed in connection with a subpoena or similar legal requirements, in connection with audits, to process a transaction you requested, and to prevent fraud or unauthorized use.

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. These nonaffiliated third parties are responsible for treating your personal information as confidential.

If you do not wish to have personal information about you disclosed to nonaffiliated third parties, you may opt-out of those disclosures, that is, you may tell us not to make disclosures (other than disclosures permitted by law). To opt-out please call us toll-free at 1-877-875-8078.

Additionally, you may have other privacy protections under state laws. We will comply with applicable state laws with regard to the disclosure of your personal information. For example, if you live in Alaska, Illinois, or Vermont, we will not disclose personal information about you to non-affiliated third parties: (i) unless you have given us your authorization in accordance with applicable law; or (ii) except as otherwise permitted by law.

## **WHAT IF YOU ARE A FORMER CUSTOMER?**

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In the event you close your account or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

## **HOW DO WE SECURE YOUR PERSONAL INFORMATION?**

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We maintain physical, electronic, and procedural safeguards to protect your personal information. Our employees are authorized to use personal information only for business purposes and are subject to a Code of Ethics that requires them to treat personal information as confidential.

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