

# Credit Card Privacy Notice



**IBERIABANK**<sup>fsb</sup>

creditcards.iberiabank.com

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## FACTS

### What does IBERIABANK<sup>fsb</sup> Credit Cards do with your personal information?

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.

## Why?

The types of personal information we collect and share depend on the product or service you have with us, including information shown on consumer credit reports and from your application. This information can include:

- Social Security Number and income
- Account balances and payment history
- Credit history and credit scores

## What?

All financial companies need to share customers' personal information to run their everyday business - to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons IBERIABANK<sup>fsb</sup> chooses to share; and whether you can limit this sharing.

## How?

### Reasons we can share your personal information

	Does IBERIABANK <sup>fsb</sup> Credit Cards share?	Can you limit this sharing?
<b>For our everyday business purposes such as—</b> to process your transactions, maintain your account, 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	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<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 or from your applications with us	Yes	Yes (Complete opt-out form)
<b>For affiliates to market to you</b>	Yes	Yes (Complete opt-out form)
<b>For non-affiliates to market to you</b>	Yes	Yes (Complete opt-out form)

Visit us online: [Creditcards.iberiabank.com](http://Creditcards.iberiabank.com) or mail the form below.

**Please note:** If you are a new customer, we can begin sharing your information 30 days from the date we sent 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.

Call 1-800-563-8891 or go to [creditcards.iberiabank.com](http://creditcards.iberiabank.com)

## Questions?

### If you want to limit our sharing, complete and mail-in opt-out form

<b>Check your choices</b>	<b>Check any/all you want to limit:</b>
<i>Your choices will apply to everyone on your account.</i>	<input type="checkbox"/> Do not share information about my creditworthiness or information from my applications with your affiliates for their everyday business purposes.
	<input type="checkbox"/> Do not share my personal information with your affiliates to market their products and services to me.
	<input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.

Please Print

Your name

Mail to:

Your address

Credit Card Department -

Opt-Out

IBERIABANK<sup>fsb</sup>

P.O. Box 7500

Little Rock, AR 72217-7500

Account number

Signature

## What we do

### How does IBERIABANK *fsb* Credit Cards 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.

### How does IBERIABANK *fsb* Credit Cards collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or provide employment information
- use your credit or debit card

### 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. See below for more on your rights under state laws.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choice(s) will apply to everyone on your account.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- Our affiliates include our banks, mortgage companies, insurance companies, and securities brokerages.

### Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- Non-affiliates we share with can include mortgage companies, insurance companies, direct marketing companies, and non-profit organizations.

### Joint marketing

A formal agreement between non-affiliates financial companies that together market financial products or services to you.

- Our joint marketing partners include reputable companies for the purpose of informing you about products and/or services they offer.

## Other important information

**For Nevada residents only,** Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number- 702.486.3132; e-mail: BCPINFO@ag.state.nv.us.

**For Vermont and California residents only,** Vermont and California law places additional limits on sharing information about Vermont and California residents so long as they remain residents of those states.

- **Vermont:** In accordance with Vermont law, IBERIABANK *fsb* will not share information we collect about Vermont residents with companies outside of IBERIABANK *fsb* except as permitted by law, such as with the consent of the customer, to service the customer's accounts or to other financial institutions with which we have joint marketing agreements. IBERIABANK *fsb* will not share Application Information, Consumer Report Information and information from Outside Sources about Vermont residents among the IBERIABANK *fsb* companies except with the authorization or consent of the Vermont resident.

- **California:** In accordance with California law, IBERIABANK *fsb* will not share information we collect about California residents with companies outside of IBERIABANK *fsb* except as permitted by law, such as with the consent of the customer, to service the customer's accounts, or to fulfill on rewards or benefits. We will limit sharing among our companies to the extent required by applicable California law.

## Mail-in Opt-Out Form

By mail: mark your choices on back side of form, place in an envelope and send to our Credit Card department.