



<b>FACTS</b>	<b>WHAT DOES ISRAEL DISCOUNT BANK OF NEW YORK (“IDB BANK”) DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	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.
<b>What?</b>	<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"> <li>Social Security number and credit history</li> <li>account balances and payment history</li> <li>checking account information and overdraft history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 IDB BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does IDB BANK share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), 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	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share

<b>Questions?</b>	Call (212) 551-8500 or go to <a href="http://www.idbbank.com">www.idbbank.com</a>
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**Who we are**

**Who is providing this notice?**

IDB BANK and IDB Capital Corp.

**What we do**

**How does IDB BANK 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 restrict access to nonpublic personal information about you to those employees and service providers who need to know that information to provide products or services to you.

**How does IDB BANK collect my personal information?**

We collect your personal information, for example, when you

- open an account or apply for a loan
- show your government issued ID or make a wire transfer
- 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 nonaffiliates 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 law.

**Definitions**

**Affiliates**

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

- *Our affiliates include companies with an IDB name and financial companies such as IDB Capital Corp.*

**Nonaffiliates**

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

- *IDB BANK does not share with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include categories of companies such as insurance companies.*

**Other important information**

**For California:** In accordance with California law, IDB BANK will not share information we collect about California residents with companies outside of IDB BANK, except as permitted by law, such as with the consent of the customer or to service the customer's accounts. We will limit sharing among our companies to the extent required by California law.