

It is the policy of Interaudi Bank to treat both the financial records of our customers and the relationship between us and our customers as confidential. All information about our customers is obtained in confidence. Accordingly, we will safeguard any information our customers share with us using strict standards of physical, procedural and electronic security and confidentiality. Interaudi Bank obtains information about its customers, which includes name, address, telephone numbers, account balances and payment history, from (1) applications for products and services (e.g., banking cards, loan applications); (2) transactions with us; and (3) consumer reporting agencies (credit bureaus). We will only permit authorized employees who are trained in the proper handling of customer information to have access to that information. No employee of Interaudi Bank, other than the Bank's senior officers, shall divulge financial information or customer records, or discuss the business or affairs of a customer with anyone outside the Bank. If you end your relationship with Interaudi Bank, we will continue to adhere to the policies and practices described in this policy, including your opt out choice, if applicable.

Interaudi Bank shares nonpublic personal information about its customers in the following ways:

Legal and Regulatory Requirements

It is the policy of the Bank to cooperate with state and federal governmental agencies in their properly made, legitimate requests for information. Any subpoena, search or seizure warrant, or formal or informal request for information about or concerning a customer or a customer's account(s) from a federal or state court or agency shall be directed to the Bank's Senior Operations Officer who shall respond in accordance with the appropriate provisions of federal or state law or the regulations of the Internal Revenue Service, as applicable.

It is the policy of Interaudi Bank to comply with federal and state laws and regulations affecting consumer privacy, including the Fair Credit Reporting Act and the Right to Financial Privacy Act. In that respect, Bank employees will use, collect and retain information on consumers only when there is an appropriate business purpose to do so.

We may also share information when (1) it is legally required or permitted in connection with regulatory investigations and litigation and (2) at the request or with the permission of the customer.

You have the right to make choices regarding how your nonpublic personal information may be shared with affiliated companies, unaffiliated companies and service providers.

Affiliated Companies

Interaudi Bank shares information with its subsidiaries in order to offer its customers their products and services. These affiliates conform to Interaudi Bank's privacy standards, using the same strict standards of security and confidentiality.

Service Providers

We may share information with unaffiliated companies when they assist us in providing our products and services to our customers. We will limit the disclosure of customer information to the minimum required to provide those products and services to our customers. Interaudi Bank requires its service providers to conform to our privacy standards, and to sign a Privacy Agreement ensuring the confidentiality of customer records and personal information.

Other Unaffiliated Companies

Interaudi Bank places strict limits on sharing customer information with unaffiliated companies, and on who receives specific information about customer accounts or other personally identifiable data. Interaudi Bank may share information with unaffiliated companies if they provide a product or service that may benefit our customers. Whenever we do this, we carefully review the company and the product or service to make sure that it provides value to our customers. We share the minimum amount of information, as described above, for that company to offer its product or service.

Internet Privacy

Interaudi Bank attempts to protect customer information on the Internet in the same way that it protects it in all interactions – in the Bank and on the telephone. You can visit our web site and find out about our products and services without giving us any information about yourself.

In order to provide better service and to address security hazards, we will occasionally use a "cookie". A cookie is information that a web site stores on the web browser you use on your PC, and can later be retrieved. The cookie cannot be read by a web site other than the one that set the cookie. We use cookies to store your preferences for certain kinds of information. Cookies do not contain any information that will enable anyone to contact you via telephone, e-mail or other means. You can set up your web browser to inform you when cookies are set or to prevent cookies from being set.

Opt Out Choice

You may instruct us not to share personally identifiable data with affiliated and unaffiliated companies by completing the Opt Out Choice Form provided below.

You may also advise us of your choice by telephone. If you notify us by telephone, you must follow up your notice in writing at address below. You may contact us by telephone at:

(212) 833-1000 or toll-free at (800) 234-8417

Joint account holders should note that if one account holder elects the Opt Out Choice, that choice is elected for the remaining account holders.

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Customer Opt Out Choice

If you want to limit sharing of personal information about you as described in this notice, check the box or boxes below to state your choice. Please allow approximately 30 days for your privacy choices to become effective. Your privacy instructions will remain in effect until you request a change.

- Please do not share personal information about me with companies affiliated with Inter Audi Bank.
- Please do not share personal information about me with unaffiliated companies, except as required or permitted by law.

Account Number: _____

Name: _____

Signature: _____

If you have checked any of the boxes above, please return this form to us in a stamped envelope at the address below:

**Inter Audi Bank Customer Service
19 East 54th Street
New York, NY 10022**

