

### **Protection of Your Information On-Line**

If you request information through [www.firstindy.com](http://www.firstindy.com), use online tools and calculators, apply for products, subscribe to online services, or conduct transactions online, First Independent and non-affiliated third parties with which we partner to deliver online services, may retain the information you provide. To ensure your online banking and/or application is secure, we use technology that encrypts information so it can transfer privately between you and First Independent.

If you agree to receive email messages from First Independent, we will retain the information you provide us to deliver emails of specific interest to you. If you choose to send us an email, we may retain the content of the email message, your email address, and our subsequent response. Please be careful with the type of information you send to us via email, as this channel of communication is not necessarily secure against interception.

Our online financial services are not designed for or directed toward children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online.

### **Privacy Policy Inquiries**

If you have questions about our privacy practices, please contact us by calling 888-341-2265 or writing to us at First Independent Bank, Attn: Bank Operations, P.O. Box 8904, Vancouver, WA 98668.

### **Direct Marketing**

From time to time, we may call or e-mail to tell you about First Independent's products or services which we believe to be of interest to you. You may choose to opt-out of these direct marketing efforts by adding your name to our do-not-call list. If you choose to opt-out, you may not learn about offers or services that would assist you in achieving your financial goals.

If you choose not to receive direct marketing offers by telephone and/or e-mail, please note that we may continue to contact you as necessary to service your account. In addition, you may receive marketing information via postal mail and within your regular account statements.

To opt-out of telephone and e-mail direct marketing efforts, please notify us by:

*phone* - at 1.888.341.2265  
*mail* - First Independent Bank  
Attn: Bank Operations  
Post Office Box 8904  
Vancouver, Washington 98668-8904

*in person* - stop by any of our branches and speak with a Personal Banker.

We at First Independent are committed to honoring your preferences.

### **You can opt out of direct marketing from other companies**

First Independent cares about your privacy in other ways as well. By contacting the agencies below, you may reduce the amount of advertising you receive from companies outside of First Independent:

- **Credit Reporting Industry.** To have your name taken off all pre-approved credit solicitations, you may call the credit reporting industry Prescreening Opt-Out number at 1.888.5OPTOUT (1.888.567.8688).
- **National Do Not Call Registry.** To have your phone number added to the National Do Not Call Registry, you may call 1.888.382.1222 or register at [www.donotcall.gov](http://www.donotcall.gov). This will stop most calls, however you may still receive calls from businesses where you are a client or from other sources who aren't subject to the Do Not Call legislation.

## **FIRST INDEPENDENT BANK PRIVACY POLICY**



First Independent®

## **FIRST INDEPENDENT PRIVACY POLICY**

First Independent is committed to protecting your privacy and personal information. This notice describes the Privacy Policy and practices followed by First Independent and our affiliated family of companies (First Independent Investment Group, Northwest Property Resources LLC, RHH LLC, SBHI LLC, JBB LLC, Columbia Property Resources LLC and GHI Properties LLC).

### ***How does this Policy apply to you?***

The descriptions in this Policy apply to our relationships with individuals who inquire about and/or obtain products or services from First Independent and/or our family of affiliated companies for personal, family and household purposes.

### ***Protecting Your Information***

We restrict access to nonpublic information about you to only those employees who need to know that information for a legitimate business purpose, such as providing products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

### ***Collecting Information***

First Independent collects only relevant information about our customers that is needed to establish and maintain your account, as the law allows or requires us to collect. In order to provide financial products and services to you, protect your account from fraud, and comply with federal regulations, we collect and maintain nonpublic personal information about you from the following sources:

- Applications and other forms that you provide to us, such as your name, address, social security number, assets, income and investment objectives;
- Information about your transactions with us, such as your account balance, payment history, parties to transactions and debit card usage;
- Information we receive from consumer reporting agencies, such as your credit worthiness or credit history; and
- Information we receive from outside sources regarding their relationship with you or verifying representations made by you, such as banking history, loan or deposit balances, employment history, or property insurance coverage.

### ***Sharing of Customer Information***

We do not disclose nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In addition, we do not share medical information provided, except for purposes you have authorized.

However, in order to conduct our operations including servicing your account, we need to share information with our service providers. For example, we may provide information to outside companies to perform services on our behalf, such as governmental agencies, respond to subpoenas, and credit reporting agencies.

We may share the information we collect about you, with companies that are not our affiliates in the following circumstances. These service providers act on our behalf and have contractually agreed to keep the customer information we provide to them confidential.

- Companies that perform marketing services or support services on our behalf necessary to effect and enforce transactions that you have requested or authorized;
- Joint marketing agreements with other financial institutions to offer financial products and services to you; and
- When required or permitted by applicable law.

### ***Sharing of Customer Information with Affiliates***

We may share information with our affiliates about your transactions with us, such as your account balance, payment history, parties to transactions and overdraft history.

In our efforts to better serve your financial needs, we may share your non-transactional information with our family of affiliated companies. We want to be sure that we understand your entire relationship with us when addressing your needs, providing you services, developing products, determining what products you may want to know about and for the purposes of marketing products and services to you, provided you have not opted out.

The types of eligibility information shared with our affiliates, include:

- Information we obtain from your application, such as your income, assets, or employer;
- Transaction information;
- Information we obtain for a consumer report, such as your credit score or credit history;
- Information we obtain to verify representations made to us by you, such as your creditors or assets; and
- Information we obtain about you from another person regarding your employment, credit or other relationships, such as your employment history.

You have a choice as to whether or not you want this information shared within the First Independent's affiliated companies.

### ***Opting Out with Our Affiliates***

If you prefer that First Independent not share information with our family of affiliated companies, you may restrict information sharing (other than those disclosures permitted by law) by contacting Customer Service toll free at 888-341-2265. The opt-out will remain in effect for five years.

Your election to opt out will apply to all products and services you obtain within First Independent and its family of affiliated companies for personal or household purposes, either singly or jointly with others. We reserve the right to make changes to this policy, and will notify you at that time.