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| FACTS | WHAT DOES ICON BUSINESS BANK DO WITH YOUR PERSONAL INFORMATION? |
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| WHY? | 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. |
| WHAT? | <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"> Social security number and income Account balances and payment history Credit history and assets <p>When you <i>no longer</i> are our customer, we will continue to charge you for your information as described in this notice.</p> |
| HOW? | 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 Icon Business Bank chooses to share, and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Icon Business Bank share? | Can you limit this sharing |
|---|--------------------------------|----------------------------|
| For our everyday business purposes – Such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus | Yes | No |
| For our marketing purposes – To offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes – Information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes – Information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For our nonaffiliates to market to you | No | We don't share |

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| QUESTIONS? | Call toll-free (888) 383-1954 or go to www.iconbusinessbank.com |
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| Who we are | |
|-------------------------------|--------------------|
| Who is providing this notice? | Icon Business Bank |

| What we do | |
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| How does Icon Business 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 secure files and buildings. |
| How does Icon Business Bank collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Use your credit card or make deposits or withdrawals from your account • Give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

| Definitions | |
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| Affiliates | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Icon Business Bank does not share with our affiliates.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies</p> <ul style="list-style-type: none"> • <i>Icon Business Bank does not share with nonaffiliates, so they can market to you.</i> |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Icon Business Bank does not jointly market.</i> |

Other Important Information

Special Notice for California Customers: We will limit the sharing of personal information about you to comply with all California privacy laws that apply to us. For example, we may share information with your consent or to service your accounts. Please contact us for other information about how we may collect, use, and share information about you and your rights under California law.