

FACTS

WHAT DOES FIRST INTERNET BANK OF INDIANA DO WITH YOUR PERSONAL INFORMATION?

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 credit history - account balances and account transactions - income and assets <p>When you are <i>no longer</i> our customer, we continue to share 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 First Internet Bank of Indiana chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Internet Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report 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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 888-873-3424 or go to www.firstib.com

Who we are

Who is providing this notice? First Internet Bank of Indiana

What we do

How does First Internet 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.

How does First Internet Bank collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or open an account
- deposit money 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.

Definitions

Affiliates

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

- *First Internet Bank of Indiana is a wholly owned subsidiary of First Internet Bancorp, a bank holding company.*
- *JKH Realty Services, LLC is a wholly owned subsidiary of First Internet Bank of Indiana; it is a single member LLC to manage other real estate owned properties as needed.*
- *First Internet Public Finance Corp. is a wholly owned subsidiary of First Internet Bank of Indiana.*

Nonaffiliates

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

- *First Internet Bank of Indiana 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.

- *First Internet Bank of Indiana doesn't jointly market.*

Other important information

California Residents: Effective January 1, 2020, the California Consumer Privacy Act (CCPA) permits consumers who are California residents to (a) ask a covered business which categories and pieces of personal information it collects and how the information is used; (b) request deletion of the information; and (c) opt out of the sale of such information, if applicable. These provisions of the CCPA do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law.

Vermont Residents: First Internet Bank does not share your information with affiliates, other than information relating to your account transactions and our experiences with you, except as permitted or required by applicable law. Also, First Internet Bank does not share your information with non-affiliates, except as permitted or required by law.

Nevada Residents: Pursuant to Nevada law, we are providing this notice, which applies to accounts with Nevada mailing addresses, to inform you that you may elect to be placed on our internal "do not call" list. If you would like to be placed on the list, please let us know by calling us toll-free at 888-873-3424, visiting our website: www.firstib.com or writing to: First Internet Bank, 11201 USA Parkway, Fishers, IN 46037.