



**Panhandle  
STATE BANK**

**EXACTLY LIKE NO OTHER BANK**

### **Privacy Policy**

This policy applies to consumers who have or have had a customer relationship with Panhandle State Bank, Intermountain Community Bank and/or Magic Valley Bank. Both Intermountain Community Bank and Magic Valley Bank are divisions of Panhandle State Bank and hereinafter referred to as Panhandle State Bank.

### **The Importance of Privacy**

At Panhandle State Bank, the basis of each customer relationship is trust. You have entrusted us with sensitive financial information and as financial service professionals, we respect your right to privacy. *We do not disclose any nonpublic personal information about our customers or our former customers, except as permitted by law.*

Our Privacy Policy is a statement of our commitment to treat your information confidentially and responsibly. This policy also serves as a standard for all Bank employees with respect to the collection, use, retention and security of all customer information.

### **Information Management and Collection Practices**

Information is critical to providing quality customer service. We collect nonpublic personal information about you from the following sources: 1) Applications and other forms we receive from you; 2) Your transactions with us, our affiliates and others; 3) Information gathered from other sources such as consumer reporting agencies. We use this information only in accordance with the principles set out by this policy and as permitted by law.

### **Disclosure of Account Information**

We do not disclose nonpublic personal information about our customers, former customers or consumers except in the following situations: 1) you request or authorize it; 2) the information is provided to help complete a transaction initiated by you; 3) the disclosure is required by or allowed by law (e.g. subpoena, investigation of fraudulent activity, request by regulator, credit reporting, etc.).

As we work to provide the best possible products and services, it will occasionally become necessary for us to enter into agreements with nonaffiliated third parties to provide support services (i.e. computer or data processing, product management, etc.). Our vendors are required to maintain similar standards of conduct regarding privacy. Companies chosen for these types of services, are given the minimum amount of nonpublic personal information needed to perform their contracted services, and are required to safeguard all information provided to them.

### **Confidentiality and Security of Information**

Access to nonpublic personal information is limited to those bank employees with a need to know such information. Employees are educated on the importance of maintaining the confidentiality of customer information and are responsible for maintaining that confidentiality. In addition, all of our offices, operational areas and data processing systems are secure environments, designed to protect your accounts and information from being accessed by third parties.

### **Protection of Information via Established Security Procedures**

We maintain security standards and procedures to help us protect you from unauthorized access to confidential information. We update and test our technology to improve the protection of our information about you and assure the integrity of our information.

We use multiple levels of security, beginning with the Login ID and Password assigned to each Internet Banking Customer. Once connected to the Internet Banking services, your browser uses a secure encryption method to make information entered unreadable during communication with our computers. The systems at our end of the connection are protected by state of the art firewalls and other security measures that act as a virtual information vault for all information and transactions you enter.

### **E-Mail**

If you agree to receive e-mail messages from us, we retain the information you provide us to deliver e-mails of specific interest to you. If you choose to send us e-mail, we may retain the content of your e-mail message, your e-mail address, and our subsequent response. **Please be careful about the information you provide to us by e-mail.** As with any public web site, this channel of communication is not necessarily secure against interception.

### **Maintenance of Accurate Information**

Panhandle State Bank continually strives to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please notify us at (208)263-0505. We will investigate all concerns and correct any inaccuracies.

