

Privacy Notice



This notice applies to consumers who have or had a customer relationship with "Panhandle State Bank" and its divisions "Intermountain Community Bank", "Magic Valley Bank", "Trust and Wealth Management*" and "Intermountain Community Investment Services*" (*Not FDIC Insured, Not bank guaranteed, May lose value.) Since Intermountain Community Bank is the deposit servicing bank for certain HSBC secured cards, this notice also applies to those consumers. Consumer means an individual who obtains or has obtained a financial product or service from us that is to be used primarily for personal, family, or household purposes, or that individual's legal representative. This privacy notice does not apply to business or commercial customers.

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 non-public personal information about our customers or our former customers, except as permitted by law.

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

Information Management & Collection Practices

Information is critical to providing quality customer service. We collect non-public 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 notice and as permitted by law.

Disclosure of Account Information

We do not disclose non-public 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 non-affiliated 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 non-public personal information needed to perform their contracted services, and are required to safeguard all information provided to them.

Confidentiality & Security of Information

Access to non-public 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. Do not send confidential information through emails. The bank will never ask for confidential information via emails. 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) 265-7447. We will investigate all concerns and correct any inaccuracies.



Panhandle State Bank
and its locally operated divisions
Intermountain Community Bank
Magic Valley Bank