



IBERIABANK Corporation
Online Privacy Policy

Welcome to www.iberiabank.com (the “Site”). This Site is operated by IBERIABANK Corporation, a Louisiana corporation and the provider of the Site (“we,” “us”, or “our”). We recognize and respect the importance of maintaining the privacy of our guests, customers, and other users and have therefore established this Privacy Policy. Described below is what information we collect, how we collect it, the purposes for which we use the information, and other helpful information. This Privacy Policy is part of our Online Service Agreement, which governs your use of the Site. By visiting this Site, you are accepting the practices described in this Privacy Policy and agree to receive future revisions to our Privacy Policy through our Site. In addition to this Privacy Policy, please see our Consumer Privacy Notice for information about how IBERIABANK gathers, maintains, and stores your personal information.

What information do we gather?

The information collected through the Site may include, without limitation:

- **Personal Information You Give Us:** We receive and store any personal information you enter through our Site or give us in any other way. For example, when you register for an account or for online services, we may collect information such as your name, Social Security number, address, telephone number, email address, names and contact information for third-party beneficiaries, or other information. We use this information to enhance and customize services and features for you, improve our Site, and communicate with you.
- **Automatic Information Collection:** We use third-party management and analytic products and tools to gather certain information about your use of the Site. The products and tools may include cookies, beacons, JavaScript, and other technologies. From time to time, we may also collect information such as the pages of the Site that you visit, your search keywords, your operating system version, or other such information. The information we collect enables us to run Site usage tools and create statistics about our Site. These statistics help us to better understand how our Site is being used and what we can do to make it more useful to visitors and users. We may also collect information about your computer or software to alert you of any technical or compatibility deficiencies that may disrupt your use of the Site or the banking services offered through the Site. This automatically gathered information is neither collected nor stored in a personally identifiable format.
- **Minors.** We follow the federal rules, restrictions, and guidelines of the Children’s Online Privacy Protection Act, under which parents can control what information is gathered online about their children. We do not knowingly collect, maintain, or use personally identifiable information about persons under the age of 13.

When do we collect information?

From time to time, the Site collects personal information online, such as when: (i) you register an account with us; (ii) you submit questions or comments to us; or (iii) you voluntarily change your profile information. This information is collected through our Site, through your email correspondence with us, or when you modify your account information through written or telephone communications. The information you enter might be collected even if you cancel or do not complete the intended use, registration, or submission process.

What are “cookies” and how does the Site use them?

Cookies are small pieces of information or data stored by your browser on your computer’s hard drive, at a web site’s request. The cookies used by this Site do not gather any personal information, and these cookies are used to: (i) remember you when you login to our site; (ii) remember your settings and preferences; (iii) help us understand the size of our audience, traffic, and bandwidth patterns; and (iv) manage Site information and graphics displayed on your computer. If your browser refuses to accept cookies, you will not be able to log in to your account or apply for products and/or services online. Refusal of cookies may disrupt or disable other features of the Site, such as the security features that automatically terminate your Online Banking session if you forget to logout.

How we use the information about you that we collect?

The information that we collect from you is used to provide you with the services, content, and features of the Site. We do not use your information for the purposes of advertising in any manner, except for advertising the products and services of IBERIABANK and its affiliates. In addition, we use information we collect to:

- communicate with you;
- create and maintain accounts and enforce our password policy;
- answer your e-mail;
- send information that you request;
- monitor and counteract any fraudulent activity; and
- analyze the statistical use and performance of the Site to provide an enhanced and more personalized interactive online experience for you.

We may disclose information to third parties about your Account or the transfers you make:

- to complete transfers;
- to verify the existence and condition of your Account upon the request of a third party, such as a credit bureau or merchant;
- to comply with government agencies or court orders, or as permitted by law;
- if you give us your written permission; or

- as otherwise provided in other agreements you have with us regarding your Account(s).

How long do we retain the collected information?

Most types of information we collect through the Site are retained according to our document and information retention policies. However, certain types of information, such as contracts or tax related documents, are retained permanently, or as required by law. We reserve the right to change our information retention policy from time to time, so please check with us frequently for updates in how we retain information. At your request, and as permitted by law, we will delete or destroy any of your information that you do not want us to retain. However, we reserve the right, at our sole discretion, to retain archival copies of such information for our records, and our archival copies will be retained in accordance with this Privacy Policy.

With whom do we share the information the Site receives?

The Site respects the privacy of its guests, customers, users, and other visitors. Information about our clients, employees, and vendors is not shared with or sold to others except as permitted by this Privacy Policy or with your consent.

We may disclose any of your information to: (i) our vendors, employees, and business affiliates for the purpose of operating the Site, providing our banking services, and providing enhanced service and features to you; (ii) authorities or legal counsel when we believe disclosure to be appropriate to comply with any law, regulation, or governmental or law enforcement request, or to comply with a judicial process; (iii) any other person or entity when we deem such disclosure reasonably necessary to protect our rights or property, our members, employees, officers, or directors. We will make the such disclosures only to the extent necessary to serve our purpose.

Password

Certain features and portions of the Site may require account registration and log-in processes for which you will need a user name, password, or other authentication credentials (collectively, the "Password"). Any Password provided to you may be used by you solely for your individual or internal business use of this Site. Your use of your Password is governed by our Online Service Agreement.

Consent to Transfer

The Site is operated in the United States. If you are located in the Canada or Mexico or elsewhere outside the United States, please be aware that any information you provide to us will be transferred to the United States. By using the Site or providing us with your information, you hereby consent to this transfer. Although we will collect and use your information only as stated in this Privacy Policy, laws generally applicable to the protection of personal data in the United States may not be as stringent as those in some users' home jurisdictions.

Links

In offering our online banking services through the Site, we may partner with affiliated third-party vendors that provide certain information, services, or other useful tools, and we may provide you with links to, or otherwise direct you to, the websites of such third-party affiliates. You should be aware that when you navigate to third-party web sites, you will be subject to the privacy policies and terms of use of those third-party web sites, not ours. While we support the protection of privacy on the Internet, we cannot be responsible for the actions of third parties. We encourage you to read the posted privacy statement and user terms and conditions whenever interacting with, and prior to providing any personal information to, any other web site.

Your Security

For your safety and security on the Site, we use encryption, flash objects, firewalls, Passwords, data encryption, and other security features. The Site, the data exchanged through the Site, and the data available on the Site are stored on secure servers hosted, operated, and maintained by a reputable third-party hosting service. Other third-party technical professionals are consulted when necessary to provide hosting or maintenance services, and prior to obtaining server access all such third-party technical consultants are contractually bound by duties of confidentiality and non-disclosure.

The Site uses one or more SSL certificates from trusted commercial certificate authorities to encrypt all data transmissions through the Site. However, your external email communications with us are not protected by any digital security, and you should assume that such communications are visible by third-parties.

No transmission of data over the Internet or any other public network can be guaranteed to be 100% secure. Although we make reasonable efforts to safeguard your personal information once we receive it, we cannot guaranty the security of information you transmit to us. We cannot be, and are not, responsible for the actions of our third-party vendors or for unauthorized access to information by hackers, or by other unauthorized third-parties.

Your Consent and Changes to this Policy

Subject to the above provisions, by using our Site, you consent to the collection and use of information by us and the terms of this Privacy Policy. We may change our Privacy Policy from time to time and we will post those changes so that you are always aware of what information we collect, how we use it, and under what circumstances we may disclose it. By using the Site, after such changes and posting, you agree to be legally bound and to abide by the changes and other provisions contained in the Privacy Policy and Online Service Agreement.