

The Iowa Division of Banking (IDOB) is strongly committed to maintaining the privacy of your personal information. The following discloses the Division's information gathering and dissemination practices related to this site. The information the IDOB receives depends upon your actions when you visit our Web site.

Information Collected When You Visit Our Web Site

The IDOB automatically collects and stores the following information about you when you visit our Web site:

- The date and time the request was received.
- Your Internet Protocol (IP) address, or the proxy address of your Internet Service Provider (e.g. AOL, CompuServe, etc.).
- The name and IP address of the IDOB server that received and logged the request.
- The resource on an IDOB server accessed as a result of the request, such as the Web page, image, and so on.
- The query in the request. This field captures any criteria or parameters issued with a query, such as a bank name or insurance certificate number.
- The name and version of the your Web browser (e.g. Netscape 4.0).
- The content of any sent or received cookie.
- The Uniform Resource Locator (URL) that was accessed before the user made a request for IDOB's Web server. The URL may be an outside address that is not related to the IDOB server.
- Other status codes and values resulting from the Web server responding to the request received: HTTP status code, Windows NT code, number of bytes sent, number of bytes received, duration (in seconds) to fulfill the request, server port number addressed, and protocol version.

Some parts of the IDOB Web site may use a "cookie", which is a file placed on your computer hard drive, that allows the IDOB Web server to log the pages you use in the IDOB site and to determine if you have visited the site before. The cookie captures no personally identifying information. The IDOB server uses this information to provide certain features during your visit to the Web site. You can set your browser to warn you when placement of a cookie is requested, and decide whether or not to accept it. By rejecting a cookie some of the features available on the site may not function properly. Other than the automatic data collection described above, this site collects no personally identifying information. **The sole exception is when you knowingly and voluntarily provide information.**

The IDOB uses the information we collect for internal system administrative purposes to measure the volume of requests for specific Web site pages, and to continually improve the IDOB Internet site to be responsive to the needs of users. Your choice to use the IDOB Web site or to send electronic mail to IDOB will be considered your consent for the IDOB to use the information collected from such as stated in this notice.

Intrusion Detection Monitoring

This government computer system employs software security programs to monitor network traffic to identify unauthorized attempts to upload or change information, or otherwise cause damage. Such attempts are strictly prohibited and may be punishable by law. Except for authorized law enforcement investigations, no other attempts are made to identify individual users or their usage habits.

Information Collected From You

You may decide to send the IDOB information, including personally identifying information. The information you supply – whether through a secure Web form, a standard Web form, or by sending an electronic mail message – is maintained by the IDOB for the purpose of processing your request or inquiry. The IDOB also uses the information you supply in other ways to further the IDOB's mission of maintaining stability and public confidence in Iowa state chartered banks.

Various employees of the IDOB may see the information you submit in the course of their official duties. The information may also be shared by the IDOB with third parties to advance the purpose for which you provide the information, including other state or federal government agencies. For example, if you file a complaint, it may be sent to a financial institution for action, an appropriate federal regulator, or information may be supplied to appropriate judicial agencies in the event it appears that criminal statutes have been violated by an entity you are reporting to the IDOB. The primary use of personally identifying information will be to enable the government to contact you in the event we have questions regarding the information you have reported.

Under certain circumstances, the IDOB may be required by law to disclose information you submit to our Division, for example, to respond to a Congressional inquiry or subpoena.

If you register with an IDOB online mailing list, the information you provide may also be used to send you IDOB communiqués or notify you about updates to our Web site.

When you choose to send e-mail to the IDOB you are consenting to the IDOB using the information provided therein, including personally identifying information, in accordance with this notice, unless you expressly state in the e-mail your objection to any use(s).

As required by federal law, Privacy Act statements are located throughout this Web site where the IDOB requests information from you.

Contacting the IDOB About This Web Site

If you are concerned about how information about you may have been used in connection with this Web site, or you have questions about the IDOB's privacy policy and information practices you should contact:

IDOB Webmaster
Iowa Division of Banking
200 East Grand Avenue, Suite 300
Des Moines, IA 50309

E-mail: administrator@idob.state.ia.us

Electronic mail is not necessarily secure. You should be very cautious when sending electronic mail containing sensitive, confidential information. As an alternative, you should give consideration to sending it by postal mail.

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