

# **Privacy Statement**

## **Disclaimer**

### **Terms & Conditions**

The Iowa Division of Banking (“IDOB”) makes no warranty, representation, or guaranty as to the content, accuracy, timeliness, or completeness of the information provided herein. The State of Iowa and the IDOB expressly disclaim any and all liability for any loss or injury caused, in whole or in part, by its actions, omissions, or negligence in procuring, compiling, or providing the information contained in this website, including without limitation liability with respect to any use of this website, or the information contained herein. Reliance on the information contained on this website is solely at your own risk. The information may be changed or altered at any time.

## **Privacy Statement and Policy**

The Iowa Division of Banking (IDOB) is strongly committed to maintaining the privacy of your personal information. The IDOB does not knowingly collect any personal information about you when you visit our website, unless you specifically and knowingly choose to provide such information. The following discloses the Division’s information gathering and dissemination practices related to this website. The information the IDOB receives depends upon your actions when you visit our website. Your choice to use the IDOB website or to send email to the IDOB will be considered your consent for the IDOB to use the information collected from such interactions as stated in this notice.

### **Information the IDOB Collects When You Visit Our Website**

The IDOB automatically collects and stores information for the purpose of enhancing the user’s experience while using the website and aiding in proper system operation. This information may include Internet Protocol (IP) addresses, browser software, computer operating system, and the content of cookies used. The IDOB does not intend any of this information to be personal information. You do not have to provide personal information to visit our website or to download information. The IP addresses of computers used to visit this website are noted as part of our statistical analysis on use of our website and how to better design services and facilitate access to them. No marketing databases are created nor are any commercial uses made of any such data.

Some parts of the IDOB website may use a "cookie," which is a file placed on your computer hard drive. The cookies capture no personally identifying information. 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 website may not function properly. Other than the automatic data collection described above, this website collects no personally identifying information. Some cookies may be used establish personalized website settings and user authentication.

You may decide to send the IDOB information, including personally identifiable information, and the IDOB may request personally identifiable information from you in order to provide requested services, but such information is handled as it would be on an in-person visit to our office. The information you supply—whether through a secure Web form, a standard Web form, by sending an email, or by any other method—is maintained by the IDOB.

The IDOB 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.

### **How the IDOB Uses Your Information**

The IDOB server uses any information we collect to provide certain features during your visit to the website. The

IDOB uses the information we collect for internal systems administration purposes, such as to measure the volume of requests for specific website pages and to continually improve the IDOB website to make it more responsive to the needs of users. 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's state-chartered banks.

The IDOB website may use third party authenticators (e.g., Google, Microsoft, etc.) to identify users for the purpose of collecting from regulated entities information that the IDOB requires. Use of these third party authenticating systems is voluntary. Please refer to the third party for details regarding how information is handled by these entities.

## **How the IDOB Shares Your Information**

As described herein, when you choose to send email to the IDOB you consent to the IDOB using the information provided therein, including personally identifiable information, in accordance with this notice, unless you expressly state in the email your objection to any such use(s).

Access to personally identifiable information in public records held by the IDOB is controlled by Chapter 22 and other applicable sections of the Code of Iowa and federal law. The information the IDOB collects is subject to the same controls and uses as that collected by our office when visited in person, subject to the access and confidentiality provisions of Chapter 22 and other applicable sections of the Code of Iowa and federal law. Under certain circumstances, the IDOB may be required by law to disclose information you submit to the IDOB, for example, to respond to a valid subpoena.

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.

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 website.

## **Links to Other Websites**

This website has links to other websites as a convenience to our users. These links may be operated by other government agencies, nonprofit organizations, and private businesses. When you use one of these links you are no longer on this website and this Privacy Statement and Policy will not apply. When you redirect to another website, you are subject to the privacy policy of the new website.

When you follow a link to one of these websites neither the State of Iowa nor the IDOB warrants the accuracy, reliability, or timeliness of any information published by the external websites, nor endorses any content, viewpoints, products, or services linked from these systems, and cannot be held liable for any losses caused by use of or reliance on the accuracy, reliability, or timeliness of the information. Any person or entity that relies on any information obtained from these systems does so at his or her own risk.

## **Warranties**

The information contained on this website is provided "as is" without warranty of any kind, either expressed or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, or non-infringement. The State of Iowa and the IDOB assume no responsibility for errors or omissions in this publication or other documents which are referenced by or linked to this publication. References to corporations, their services and products, are provided "as is" without warranty of any kind, either expressed or implied.

In no event shall the State of Iowa or the IDOB be held liable for any special, incidental, indirect, or consequential damages of any kind, or any damages whatsoever, including, without limitation, those resulting from loss of use,

data, or profits, whether or not advised of the possibility of damage, and on any theory of liability, arising out of or in connection with the use or performance of this information.

This publication could include technical or other typographical errors. Changes are periodically added to the information herein; these changes will be incorporated in new editions of this publication. The State of Iowa or the IDOB may make improvements and/or changes in the product(s) and/or program(s) described in this publication at any time.

### **Contacting the IDOB about This Website**

If you are concerned about how information about you may have been used in connection with this website, 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**

**Email:** [administrator@idob.state.ia.us](mailto:administrator@idob.state.ia.us)

Email is not necessarily secure. You should be very cautious when sending email containing sensitive, confidential information. We do provide the ability to send information securely to the IDOB. Please see "Secure Email" under the "Contact Us" section of our website. As an alternative you should consider sending information by postal mail.

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