



TIB Financial Corp. and its subsidiaries (TIB) have always valued the trust of its customers. We know customers care about the security of the information they provide when doing business with us.

The Privacy Policy covers what types of information (TIB) collects, and the circumstances under which it may be shared with affiliated companies and with nonaffiliated third parties.

Please take a moment to read this important information.

Your Privacy

At TIB Financial Corp. and its Subsidiaries (TIB), respecting the privacy and security of your personal information is important to us. We know, however, that not everyone who takes their privacy seriously is necessarily well-versed in "legal or regulatory-ese." There are plenty of legal terms in TIB's own privacy policy, which you will find on the following pages. We urge you to read it carefully, and make note of your rights under this policy. We have tried to provide easy-to-understand explanations of the most frequently used legal terms -- terms we are required to use to ensure clarity and consistency. We want to make sure that your personal information is protected, and that you understand the policies that protect you. You will find the same terms used in many companies' privacy policies.

Safeguarding Customer Information

We only grant access to nonpublic personal information about you (such as your name, address, social security number, and credit history) to company employees and affiliated and non-affiliated service providers so that they can provide or offer products and services to you, process and service your accounts, and administer our business.

Our Code of Conduct requires that your information remain confidential. Even if you are no longer our customer, we will continue to treat your nonpublic personal information in the same way as if you were still a customer. In addition, we maintain physical, electronic and procedural safeguards that comply with federal standards to guard this personal information.

Collection of Information

We collect nonpublic personal information about you from the following sources:

- From you, on forms, via the Internet, by telephone or otherwise. Examples of this type of information include your name, address, credit history and other financial information.
- From transactions with us, our affiliates or with others. For example, your payment histories, account balances, and other transaction records.
- From credit reporting agencies, such as information relating to your creditworthiness, your credit score and credit usage.
- From third parties to verify information you have given us.

Uses of Shared Information

We may share all the information that we collect, as described above, for the following purposes:

- To provide you with the products and services you requested.
- To offer you additional products and services, from us or from others, that may be of interest to you.
- To comply with reporting and other legal requirements.
- To otherwise conduct business.

Information Sharing Among Our Family of Affiliated Companies*

TIB Financial Corp. is the holding company for a group of companies which includes financial service providers such as depository institutions and a registered investment advisor. Any company that is owned or controlled by TIB Financial Corp. is an "affiliate" or an "affiliated company" of all of the other companies owned by TIB Financial Corp.

Under the Federal Fair Credit Reporting Act, we are permitted to share your name, address and facts about your transactions and experience with us (such as your payment history and other transactions on your accounts with us) among our affiliated companies. That information is referred to in this Privacy Policy as “transaction information.”

Unless you request otherwise, we also share all of the *other* information we collect among our affiliated companies. This information – that is, information other than transaction and experience information – is referred to in this Privacy Policy as “other information.” You have the right to ensure that other information is not shared with our affiliates. If you don't want us to share this information with our affiliates, please call our Customer Service Team at 1-800-233-6330 to opt out.

Once we receive your opt out request, we will not share this information. Your opt out will apply to all accounts you hold individually and to all accounts you hold jointly with other persons. Your opt out will not apply, however, to any accounts your joint account holders hold individually or jointly with persons other than you. If your joint account holders wish to opt out as to such other accounts, they will need to submit a separate opt out request.

Information Sharing with Nonaffiliated Third Parties as Permitted by Law

We are permitted by law to share all the information we collect, as described above, with (1) companies that perform marketing services on our behalf and (2) with other financial institutions with whom we have joint marketing arrangements. For example, we may share information with financial service providers with which we offer products such as credit cards.

We may also share all the information we collect, as described above, with other nonaffiliated third parties that assist us with preparing monthly statements and with the processing and printing of checks. These other nonaffiliated third parties also include credit reporting agencies to whom we report information about your transactions with us.

Please be advised that the opt out rights described below will not apply to the sharing of information with these third parties or to the sharing of information with marketing service providers and joint marketers as described above.

Information Sharing with Other Nonaffiliated Third Parties and Your Opt Out Rights

Unless you request otherwise, we may share all the information we collect, as described above, with additional types of nonaffiliated third parties, such as:

- Financial service providers that offer our co-branded credit card.
- Nonaffiliated companies, such as firms that offer value-added packages of products and services (including discounted travel services, discounted hotel accommodations and shopping services.)

If you prefer that we not share nonpublic personal information with these nonaffiliated third parties, you may opt out of those disclosures (other than those permitted by law) by calling our Customer Service Team at 1-800-233-6330.

We will stop sharing this information as soon as reasonably practical. Again, your opt out will apply to all accounts you hold individually and to all accounts you hold jointly with other persons. Your opt out will not apply, however, to any accounts your joint account holders hold individually or jointly with persons other than you. If your joint account holders wish to opt out as to such other accounts, they will need to submit a separate opt out request.

Sharing of Nonpublic Personal Health Information

TIB does not collect nonpublic personal health information about you. We **do not** share nonpublic personal health information with any nonaffiliated third party.

Your Opt Out Options

If you wish to direct TIB to stop sharing certain nonpublic personal information about you with our affiliated companies and nonaffiliated third parties, please call our Customer Service Team at 1-800-233-6330 to opt out. **If you have previously opted out, you will not need to do so again, unless you are establishing a new customer relationship with us.** *If you are calling to opt out of a newly established TIB relationship, please wait 10 days before calling to give us your opt out preferences. We will not share your nonpublic personal information (except as permitted by law) during this 10-day period.*

Option 1: Directs TIB not to share nonpublic personal information with **nonaffiliated third parties**.

What this means:

You direct TIB not to share nonpublic personal information about you with nonaffiliated third parties except as permitted by law. These exceptions include companies that perform marketing services on our behalf, other financial institutions with whom we have joint marketing arrangements, other nonaffiliated service providers (such as those that assist us with

monthly statement preparation and check printing and processing), and credit reporting agencies to whom we report information about your transactions with us.

Option 2: Directs TIB not to share nonpublic personal information with TIB's **affiliated companies**.

What this means:

You direct TIB not to share nonpublic personal information about you among its affiliated companies except as permitted by law. You will continue to receive mailings and advertisements from TIB companies with which you do business.

Option 3: Directs TIB not to share nonpublic personal information with nonaffiliated third parties or among its affiliates, except as permitted by law.

What this means:

TIB will not share your nonpublic personal information with either nonaffiliated third parties or among its affiliates, unless permitted by law.

Please note that, even if you opt out, you may still receive advertising and other marketing materials if those materials can be provided without violating your opt out instructions.

**This Privacy Policy applies to the following TIB companies: TIB Financial Corp., TIB Bank, and Naples Capital Advisors, Inc.*

Identity Theft

Identity theft is a serious and growing problem. If someone has fraudulently used your identification to establish credit, report the incident as quickly as possible to each of the credit reporting agencies listed below and ask that a fraud report be placed on your file.

Experian	888-397-3742
Equifax	800-525-6285
Trans Union	800-680-7289

You may also check to see if any additional credit accounts have been opened without your consent or whether unauthorized charges were billed to your accounts. Contact these credit reporting agencies to obtain a copy of your credit report.

Experian	888-397-3742
Equifax	800-685-1111
Trans Union	800-916-8800

Please note that this contact information is being provided as a service to you. TIB Companies are not affiliated with any of these services and cannot guarantee their effectiveness.



Member FDIC

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