

FACTS**WHAT DOES CIBC BANK USA DO WITH YOUR PERSONAL INFORMATION****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Account transactions and checking account information
- Transaction history and wire transfer instructions

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons CIBC Bank USA (CIBC) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CIBC share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

Call toll-free: 877-448-6500

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call toll-free 877-448-6500 or go to cibc.com/US



Who are we

Who is providing this notice?

This notice is provided by CIBC Bank USA.

What we do

How does CIBC protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does CIBC collect my personal information?

We collect your personal information, for example, when you:

- Open an account or make deposits or withdrawals from your account
- Pay your bills or apply for a loan
- Use your debit card or make a wire transfer

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes - information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply individually—unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with the CIBC name and include the following financial companies:

- *CIBC National Trust Company;*
- *CIBC Private Wealth Advisors, Inc.;*
- *CIBC Delaware Trust Company;*
- *CIBC Private Wealth Group, LLC;*
- *Canadian Imperial Bank of Commerce;*
- *CIBC World Markets Corp.; and*
- *CIBC Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *CIBC Bank USA does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include credit card companies.*

Other Important Information

State Laws:

For California residents: We will not share information we collect about you with nonaffiliates, except as permitted by California law, such as to service your account. We will limit sharing among our affiliates to the extent required by California law, unless you authorize us to make those disclosures.

For Vermont residents: We will not share information we collect about you to nonaffiliated third parties, except as permitted by Vermont law, such as to service your account. We will limit sharing among our affiliates to the extent required by Vermont law, unless you authorize us to make those disclosures.