

California Privacy Notice (CCPA/CPRA Supplement)

This California Privacy Notice supplements the U.S. Consumer Privacy Notice above and applies to California residents. It describes how we collect, use, and disclose personal information that is not otherwise exempt under GLBA—for example, information collected through our website, marketing inquiries, and certain business-to-business interactions. For GLBA-covered customer information, please refer to the Regulation P notice above.

Notice at Collection (Online and Offline)

At or before the point of collection, we provide notice of: (1) the categories of personal information collected; (2) the purposes for which it is collected or used; (3) whether it is sold or shared; and (4) how long it is retained or the criteria used to determine retention.

Categories of Personal Information We Collect (Past 12 Months)

- Identifiers (e.g., name, mailing address, email address, phone number).
- Characteristics of protected classifications (e.g., age).
- Commercial information (e.g., marketing collateral requested, webinar registrations).
- Internet or other electronic network activity information (e.g., browsing history on our site, interactions with our pages).
- Geolocation data (e.g., approximate location derived from IP address; we do not intentionally collect precise geolocation unless you enable a feature that provides it).
- Inferences drawn from the above to create a profile about preferences (e.g., product interests).

Sensitive Personal Information (SPI)

We do not intentionally collect Sensitive Personal Information through our public website. If we do collect SPI (such as precise geolocation), we use and disclose it only as reasonably necessary to provide requested services, to ensure security, or as otherwise permitted by law. California residents may have the right to limit the use and disclosure of SPI where applicable.

Purposes for Collection and Use

- Provide and operate our website and online services; respond to inquiries and requests.
- Process and manage event registrations, communications, and marketing preferences.
- Detect and prevent security incidents, fraud, and illegal activity; debug and improve functionality.
- Comply with law, legal process, and regulatory obligations.
- Internal analytics, research, and service improvement consistent with consumer expectations.

Retention

We retain personal information for as long as reasonably necessary to fulfill the purposes described above, including to meet legal, regulatory, accounting, and reporting requirements; to resolve disputes; and to enforce our agreements. Retention periods vary depending on the type of information and the context in which it is collected.

Selling or Sharing

In the preceding 12 months, we have not sold personal information. We also do not share personal information for cross-context behavioral advertising. If our practices change, we will provide required notices and opt-out mechanisms.

Disclosures to Service Providers/Contractors and Third Parties

- Service providers that help us operate our website, communicate with you, provide analytics, and administer events or marketing campaigns.
- Professional advisors (e.g., auditors, legal counsel) as needed for business purposes.
- Government entities, regulators, and law enforcement as required by law.

Your California Privacy Rights

- Right to Know/Access: Request the categories and specific pieces of personal information we collected about you and how we used and disclosed it.
- Right to Delete: Request deletion of personal information, subject to legal exceptions.
- Right to Correct: Request correction of inaccurate personal information we maintain about you.
- Right to Opt Out of Sale/Sharing: Direct us not to sell or share your personal information (if applicable).
- Right to Limit Use/Disclosure of Sensitive Personal Information: Where applicable, direct us to limit use/disclosure of SPI.
- Right to Non-Discrimination: You will not be discriminated against for exercising your rights.

How to Contact Us or Submit a Request

You (or your authorized agent) may submit requests through any of the following methods:

- Phone: 615-515-2265
- Email: info@insbanktn.com
- Mail: INSBANK, Attn: Client Services, 2106 Crestmoor Rd, Nashville, TN 37215

Verifying Requests

We will take reasonable steps to verify your identity based on the nature of your request and the sensitivity of the information involved. If you have a password-protected online account with us, we may verify through account authentication. For other requests, we may verify using information you have previously provided.

Global Privacy Control (Opt-out Preference Signals)

If we engage in selling or sharing that is subject to opt-out, we will process opt-out preference signals (such as the Global Privacy Control) in accordance with applicable regulations. If we do not sell or share, such signals will be treated as a request to opt out should our practices change.

Updates

We may update this notice from time to time. When we do, we will revise the "Last Updated" date and post the updated notice online.