

FACTS**WHAT DOES MIDWEST BANK
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: <ul style="list-style-type: none"> • Social Security number and account balances • payment history and transaction history • credit history and overdraft history
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 MIDWEST BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MIDWEST BANK 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	No	We don't share
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	<ul style="list-style-type: none"> • Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 888-309-2265 or go to www.mbwi.com
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Mail-in Form

	Mark any/all you want to limit:
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
	Name <input type="text"/>
	Address <input type="text"/>
	City, State, Zip <input type="text"/>

Mail to: MIDWEST BANK , 200 EAST BROADWAY
P.O. BOX 440, MONMOUTH, IL 61462-0440

What we do

How does MIDWEST BANK 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 MIDWEST BANK collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● open an account or seek advice about your investments ● give us your contact information or show your driver's license ● apply for a loan We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ● 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 to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ● <i>Our affiliates include others, such as our insurance subsidiary, Porter-Hay Insurance.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ● <i>Nonaffiliates we share with can include marketing service providers.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>MIDWEST BANK doesn't jointly market.</i>

Other important information

For Illinois Customers. We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization.

Privacy Notice Model Form Violations Checklist

The selections you have made in this Privacy Policy have produced a Model Privacy Notice that deviates from the safe harbor Model Form and Instructions in the following ways:

- _____ You should ensure that selections you have made and text you have entered in the various prompts and fields are consistent with Field and Window Helps, the Model Form and Instructions, and your institution's privacy policies.
- _____ "For our affiliates to market to you" is set to "Share with opt-out" but "Do not allow your affiliates to use my personal information to market to me" is not checked on the **Mail-in Form** window.
- _____ One or more selections regarding affiliate information sharing on the **Reasons We Can Share** window indicate that your institution shares information with affiliates. Please consult the Instructions to the Model Privacy Form and your legal counsel about whether this affiliate information sharing requires you to select the "Share with Affiliates" check box on the **Definitions** window.
- _____ The selection at the "For our nonaffiliates to market to you:" field on the **Reasons We Can Share** window indicates your institution does not shares information. However, you have selected the "Share with nonaffiliates" check box on the **Definitions** window. Because the Model Form and Instructions indicate you must provide additional information about nonaffiliates only if you share with nonaffiliates, you should consider deselecting the check box.
- _____ Duplex printing and the "Allow Mail-in Opt-Out" are both selected. You must ensure that nothing prints on the back of the Mail-in Form as required by the Model Form and Instructions. You may need to adjust entered text or use 8.5 x 14 paper.