

**FACTS****WHAT DOES 1st Equity 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:

- Social Security number and **Payment History**
- **Account Balance** and **Transaction History**
- **Credit History** and **Credit Scores**

When you are *no longer* our customer, we continue to share your information as described in this notice.

**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 **1st Equity Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1st Equity Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call 847-676-9200 or go to 3956 W. Dempster S., Skokie, IL. 60076

## Who we are

Who is providing this notice?

1st Equity Bank

## What we do

How does 1st Equity 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 1st Equity Bank collect my personal information?

We collect your personal information, for example, when you

- Open an Account or Deposit Money
- Apply for a Loan or Make a Wire Transfer
- Make Deposits or Withdrawals from your Account

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."**

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *1st Equity Bank does not share with our affiliates.*

**Nonaffiliates**

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

- *1st Equity Bank does not share with non-affiliates, so they can market to you.*

**Joint marketing**

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

- *1st Equity Bank does not jointly market.*

## Other important information

Illinois law requires that we do not disclose any of your financial records or other information regarding your account to persons other than those permitted by Illinois law, for example our employees and agents, except where allowed by law, unless you authorize us to do so.