

FACTS

WHAT DOES WEST TOWN BANK & TRUST 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 income
- Account balances and transaction history
- Credit history and credit scores

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 West Town Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does West Town Bank & Trust 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	Yes	Yes

To limit our sharing

- Call (708)447-3330
- Visit us online: www.westtownbank.com
- Mail the form below

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we provided or 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 (708)447-3330 or go to www.westtownbank.com

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply my choice(s) only to me

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Mail to:

West Town Bank & Trust
Attention: Deposit Operations
7820 West 26th Street
North Riverside, IL 60526

Who we are

Who is providing this notice?

West Town Bank & Trust and its affiliates. Our affiliates include the following:
West Town Insurance Agency, Inc.

What we do

How does West Town Bank & Trust 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 West Town Bank & Trust collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

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 to everyone on your account - unless you tell us otherwise.

Definitions

Affiliates

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

- *Our affiliates include nonfinancial companies, such as West Town Insurance Agency, Inc.*

Nonaffiliates

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

- *Nonaffiliates we share with can include direct marketing companies 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 partner(s) include A formal agreement between nonaffiliated financial companies that together market financial products or services to you.*

Other important information

Special Notice For State Residents

Illinois State Law prohibits the sharing of non-public personal information unless the sharing of information is requested by the customer to conduct transactions or is permitted by law.

ACKNOWLEDGMENT. I have received the Privacy Policy provided to me by this institution on the date signed below. I acknowledge that I have read and understood the Privacy Policy.

X

Signature

Date

Institutions within West Town Bank & Trust
West Town Bank & Trust, West Town Insurance Agency, Inc.

YOU HAVE SELECTED TO USE THE "MAIL IN" FORM FOR CUSTOMERS TO COMMUNICATE THEIR OPT OUT DECISIONS TO YOU. YOU MUST PRINT THIS DISCLOSURE ON LEGAL SIZE PAPER AND MAY NOT USE DUPLEX PRINTING.