

**West Town Bank & Trust  
Privacy Notice**

Rev. 1/16

<b>FACTS</b>	WHAT DOES West Town Bank & Trust DO WITH YOUR PERSONAL INFORMATION?
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<b>Why?</b>	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.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and Income</li> <li>• Account Balances and Transaction History</li> <li>• Credit History and Credit Scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	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.
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Reasons we can share your personal information	Does WTBT 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.	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	Yes	Yes

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<p>To limit our sharing</p>	<ul style="list-style-type: none"> <li>• Call 708-447-3330 – our menu will prompt you through your choice(s)</li> <li>• Visit us online: <a href="http://www.westtownbank.com">www.westtownbank.com</a></li> </ul> <p><b>-OR-</b></p> <ul style="list-style-type: none"> <li>• Mail the form below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we send 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>
<p>Questions?</p>	<p>Call 708-447-3330 or go to <a href="http://www.westtownbank.com">www.westtownbank.com</a></p>

<p>Who we are</p>	
<p><b>Who is providing this notice?</b></p>	<p>West Town Bank &amp; Trust and its affiliates. Our affiliates include the following:</p> <ul style="list-style-type: none"> <li>• West Town Insurance Agency, Inc.</li> </ul>
<p>What we do</p>	
<p><b>How does West Town Bank &amp; Trust protect my personal information?</b></p>	<p>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.</p>
<p><b>How Does West Town Bank &amp; Trust collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Make deposits or withdrawals from your account</li> <li>• Pay your bills or use your debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

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Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include those companies that control, are controlled by, or are under common control with West Town Bank &amp; Trust such as insurance companies.</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>West Town Bank &amp; Trust does share with non-affiliates so they can market you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>West Town Bank &amp; Trust does jointly market.</i></li> </ul>
Other important information	
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.	

Mail-in Form		
Leave Blank  <b>-OR-</b>  If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.  <input type="checkbox"/> Apply my choices only to me	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.  <input type="checkbox"/> Do not allow your affiliates or non-affiliates to use my personal information to market to me.	
		Mail to:
Name		West Town Bank & Trust
Address		Attention Deposit Operations
City, State, Zip		7820 W. 26th Street
Account #		North Riverside, IL 60526

**Customer Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

Comments \_\_\_\_\_  
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