



NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Your choice to do business with First Banking Center is an important decision. We take our obligation to keep information about you and your accounts secure and confidential very seriously. This notice provides detail about the information we collect and disclose, and explains how we handle privacy as it relates to you and your accounts.

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information. We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them.

If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.

DEFINITION OF TERMS

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “*information*” to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “*other party*.”

Opt out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

COLLECTION OF INFORMATION

Information is collected about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us or other parties
- Information we receive from a consumer reporting agency
- Information we receive through our Customer Identification Program

CONFIDENTIALITY & SECURITY OF INFORMATION

First Banking Center believes strongly in protecting the confidentiality and security of information. We restrict access to personal information to those employees who require it to provide you with products and services. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

DISCLOSURE OF INFORMATION

We may disclose the following kinds of nonpublic personal information about you:

- Information you give us on an application or other forms, such as your name and address.
- Information about your transactions with us or others, such as account balances, account activity, types of accounts, parties to the transactions, credit card usage, payment history and deposit history; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

We do not disclose information about former customers, except as permitted by law.

TYPES OF NONAFFILIATED THIRD PARTIES

We may disclose nonpublic personal information about you to the following types of nonaffiliated third parties:

- Financial service providers, such as securities broker-dealers and insurance agents; and
- Marketing service providers.

We may also disclose information about you to nonaffiliated third parties as permitted by law.

Reasons for Disclosure

We may disclose information about you to other parties to provide you with information about additional products and services, or to exclude you from mailing lists for these products.

Future Disclosure to Other Parties

We also reserve the right to disclose the following additional information about you to nonaffiliated third parties in the future:

- Information you give us on an application or other forms, such as Social Security Number, assets and income.

We may disclose this information with the parties listed above, as well as the following additional nonaffiliated third parties:

- Financial service providers, such as mortgage bankers.

YOUR RIGHT TO PREVENT THE DISCLOSURE OF YOUR INFORMATION

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than those permitted by law). Your decision to opt out will apply to information collected from all products and services you receive from us, whether past, present or in the future.

If you have obtained any products or services jointly, each owner or purchaser has a separate right to opt out. However, each joint owner or purchaser may opt out of the sharing of information collected in conjunction with the product or service on behalf of all other joint parties.

If you wish to opt out of the disclosure of your non public personal information follow the instructions provided in the Exercising Your Right to Opt Out section of this notice.

EXERCISING YOUR RIGHT TO OPT OUT

In this notice, we have explained our policy about the disclosure of your non public personal information.

We have explained the kinds of information we may disclose and the types of nonaffiliated third parties with whom we may disclose to. If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than those permitted by law).

Your decision will apply to information collected from all products and services you receive from us.

If you have obtained any products or services jointly, each owner or purchaser has a separate right to opt out. However, each joint owner or purchaser may opt out of the sharing of information collected in conjunction with the product or service on behalf of all other joint parties.

If you previously notified us of your decision to opt out, then we will continue to apply your instruction to the information you asked us not to share. You do not need to notify us again.

If you wish to opt out of the disclosure of your non public personal information, you may do so by using any of the following methods:

- Complete the information below and return this form to us at this address:

**First Banking Center
567 Broad Street
Lake Geneva, Wisconsin 53147**

DO NOT SHARE MY INFORMATION WITH NONAFFILIATED THIRD PARTIES

Name(s)

Social Security Number(s)

Account Number(s)

Street Address Apt#

City, State, ZIP

- Call this toll free number: 1-800-456-1500; or
- Complete and return an email form obtained from our website at www.firstbankingcenter.com