

# FACTS

## WHAT DOES COLE TAYLOR DO WITH YOUR PERSONAL INFORMATION?



<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.
<b>What?</b>	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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<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 Cole Taylor chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cole Taylor 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>	No	We don't share
<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>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 847-653-7978 or</li> <li>• Mail the form below</li> </ul> <p><b>Please Note:</b> If you are a <i>new customer</i>, we can begin sharing your information thirty (30) days from the date we provide you with this notice. When you are <i>no longer</i> 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.</p>
<b>Questions?</b>	Call 847-653-7978

(cut along dashed line.)

Mail-in Form	
<p><b>Mark any /all you want to limit:</b></p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>	
<p>Name: _____</p> <p>Address: _____</p> <p>City, State, Zip: _____</p> <p>Account #: _____</p>	<p><b>Mail to:</b></p> <p>Cole Taylor Bank            PO Box 88481 Department O            Chicago, IL 60680-1481</p>

**Who we are****Who is providing this notice?**

Cole Taylor Bank and Cole Taylor Mortgage, LLC (collectively, Cole Taylor).

**What we do****How does Cole Taylor 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 Cole Taylor 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 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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

**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 non-financial companies.

- *Our affiliates include financial companies, such as Cole Taylor Equipment Finance, LLC and Cole Taylor Insurance Services, Inc.*

**Non-affiliates**

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

- *Cole Taylor 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.

- *Cole Taylor does not jointly market.*

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