

# Please review and retain this important privacy information.

Rev. 2/2014

## FACTS

### WHAT DOES LAKE FOREST BANK & TRUST COMPANY 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 transaction history
- account balances and payment 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 Lake Forest Bank & Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lake Forest Bank & Trust 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	Yes
<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 our nonaffiliates to market to you</b>	No	We don't share

#### To limit our sharing

- Call your Personal Banker at (847) 234-2882 or any branch location **or**
- Visit us online: <http://privacy.lakeforestbank.com> and complete the "Information Sharing Opt-Out Form" **or**
- Stop in and see a Personal Banker

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we 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 your Personal Banker at (847) 234-2882 or any branch location.

Who we are	
Who is providing this notice?	Lake Forest Bank & Trust Company and its branches, Bank of Highwood – Fort Sheridan, Highland Park Bank & Trust and North Chicago Community Bank, are providing this notice.

What we do	
How does Lake Forest 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 Lake Forest Bank & Trust collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or make deposits or withdrawals from your account</li> <li>• pay your bills or apply for a loan</li> <li>• use your debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies such as: <b>Banks:</b> Barrington Bank &amp; Trust Company, N.A., Beverly Bank &amp; Trust Company, N.A., Crystal Lake Bank &amp; Trust Company, N.A., Hinsdale Bank &amp; Trust Company, Lake Forest Bank &amp; Trust Company, Libertyville Bank &amp; Trust Company, Northbrook Bank &amp; Trust Company, North Shore Community Bank &amp; Trust Company, Old Plank Trail Community Bank, N.A., Schaumburg Bank &amp; Trust Company, N.A., State Bank of The Lakes, St. Charles Bank &amp; Trust Company, Town Bank, Village Bank &amp; Trust, Wheaton Bank &amp; Trust Company. <b>Wealth Management:</b> Wintrust Wealth Management, consisting of Great Lakes Advisors, LLC, The Chicago Trust Company, N.A., Wayne Hummer Investments, LLC. <b>Mortgage:</b> Wintrust Mortgage, a division of Barrington Bank &amp; Trust Co., N.A.</i></li> </ul>
Non affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Lake Forest Bank &amp; Trust does not share with non affiliates so they can market to you.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Lake Forest Bank &amp; Trust doesn't jointly market.</i></li> </ul>

**LAKE FOREST BANK**  
& TRUST COMPANY®  
A WINTRUST COMMUNITY BANK

727 N. Bank Ln. | 847-234-2882  
959 S. Waukegan Rd. | 847-615-4080  
Lake Forest, IL 60045  
4 E. Scranton Ave. | 847-615-4060  
Lake Bluff, IL 60044  
www.lakeforestbank.com



**BANK OF HIGHWOOD-FORT SHERIDAN®**  
A branch of Lake Forest Bank & Trust Company  
A WINTRUST COMMUNITY BANK

507 Sheridan Rd. | 847-266-7600  
Highwood, IL 60040  
www.bankofhwfs.com

**HIGHLAND PARK BANK & TRUST®**  
A branch of Lake Forest Bank & Trust Company  
A WINTRUST COMMUNITY BANK

1949 St. Johns Ave. | 847-432-9988  
643 Roger Williams Ave. | 847-266-0300  
Highland Park, IL 60035  
www.highlandparkbank.com

**NORTH CHICAGO COMMUNITY BANK®**  
A branch of Lake Forest Bank & Trust Company  
A WINTRUST COMMUNITY BANK

1801 Sheridan Rd. | 847-473-3006  
North Chicago, IL 60064  
www.nchicagobank

