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We make banking easy.

ABBOTSFORD | WAUSAU | WESTON | wisco

BUSINESS BANKING

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What does AbbyBank 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.

PERSONAL BANKING

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 Account Balances
 Payment History and Transaction History
 - Credit History and Overdraft History
 - and Overdraft History

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 ABBYBANK chooses to share; and whether you can limit this sharing.

1	Reasons we can share your personal information	Does AbbyBank 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	NO	We don't share
2	For joint marketing with other financial companies	NO	We don't share
	For our affiliates' everyday business purposes - information about your transactions and experiences	NO	We don't share
-	For our affiliates' everyday business purposes - information about your creditworthiness	NO	We don't share
:	For non-affiliates to market to you	NO	We don't share

Who is providing this notice? AbbyBank

How does AbbyBank 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 AbbyBank collect my personal information? We collect your personal information, for example, when you:

- Apply for a loan or give us contact information
- Open an account or Use your Debit Card
- Show us your Drivers License

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.

Definitions

Affiliates - Companies related by common ownership or control. They can be financial and non-financial companies. AbbyBank does not share with our affiliates.

Non-affiliates - Companies not related by common ownership or control. They can be financial and non-financial companies. *AbbyBank does not share with non-affiliates so they can market to you.*

Joint Marketing - A formal agreement between non-affiliated financial companies that together market financial products or services to you. AbbyBank does not jointly market.

For more information about the privacy statement, please call AbbyBank at 1 800-288-2229.



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