

FACTS

What does American Community Bank & Trust do with your personal information?

Rev 11/10

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
- Credit history
- Payment history
- Account balances
- Transaction history
- Credit scores

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons American Community Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does American Community share?

Can you limit this sharing?

| Reasons we can share your personal information | Does American Community 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 |
| 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 our affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

QUESTIONS?

Call 815-338-2300 or go to our website at www.amcombank.com

Who we are

Who is providing this notice?

American Community Bank & Trust

What we do

How does American Community 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 American Community Bank & Trust collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Make a wire transfer
- Use your debit card
- Apply for a loan
- Deposit/withdraw from your account

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 nonaffiliates 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 nonfinancial companies.

- American Community Bank & Trust does not share with our affiliates.

Nonaffiliates

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

- American Community Bank & Trust does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- American Community Bank & Trust does not jointly market.

Locations

Crystal Lake
381 S. Main Street
Crystal Lake, IL 60014
(815) 479-8600

Huntley
10101 Route 47
Huntley, IL 60142
(847) 669-0777

McHenry
1500 South Route 31
McHenry, IL 60050
(815) 385-5556

Woodstock
1290 Lake Avenue
Woodstock, IL 60098
(815) 338-2300