

FACTS

WHAT DOES BANK OF ANN ARBOR 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 account balances
- Transaction or loss history 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 Bank of Ann Arbor chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Ann Arbor 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.	Yes	Yes
For joint marketing with other financial companies.	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness.	Yes	Yes
For our nonaffiliates to market to you.	No	We don't share

To limit our sharing

- Call 734-662-1600 and ask for the Privacy Coordinator
- Visit us online: www.boaa.com/privacy

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 734-662-1600 or go to www.boaa.com/privacy

Who we are

Who is providing this notice?	Bank of Ann Arbor, Ervin Equipment Finance and our parent corporation, Arbor Bancorp.
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What we do

How does Bank of Ann Arbor 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, secured files and buildings and employee education.
How does Bank of Ann Arbor collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ enter into an investment advisory contract 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 <ul style="list-style-type: none"> ▪ 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.
What happens when I limit sharing from 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 nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Bank of Ann Arbor, Ervin Equipment Finance and our holding company, Arbor Bancorp, are affiliates and may share information.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Bank of Ann Arbor does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Bank of Ann Arbor does not jointly market.</i>

