



- Deposit Services
- Loan Services
- Asset Management & Trust
- Business
- Investment Services
- Press Room

FACTS	WHAT DOES BAYLAKE BANK 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>● Social Security number</li> <li>● Account balances</li> <li>● Payment history information</li> <li>● Transaction history</li> <li>● Account transactions</li> <li>● Checking account information</li> </ul> <p>When you have decided to no longer be our customer, we continue to share your information as described in this notice.</p>
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 Baylake Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Baylake Bank 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>	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

Questions?	Call toll-free 1-800-267-3610 or go to <a href="http://www.baylake.com">www.baylake.com</a>
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What We Do	
<b>How does Baylake Bank protect my personal information?</b>	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<b>How does Baylake Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● Open an account information</li> <li>● Apply for a loan</li> <li>● Make deposits or withdrawals from your account</li> <li>● Provide account information</li> <li>● Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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>

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

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>● <i>Baylake Bank does not share with our affiliates.</i></li></ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>● <i>Baylake Bank does not share with nonaffiliates so they can market to you.</i></li></ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>● <i>Our joint marketing partners include credit card companies, insurance companies, and securities broker-dealers.</i></li></ul>

#### BAYLAKE BANK'S INTERNET PRIVACY PRACTICES

At Baylake Bank, we recognize that the privacy and security of personal financial information are an important concern to our customers. Your privacy is considered in all aspects of our business. Our employees are trained about their responsibility to protect confidential customer information. We have taken care to establish detailed practices and procedures to protect your nonpublic personal information.

Baylake Bank receives and retains information about its customers through many sources. However, we carefully limit the collection and use of this information solely to maintain and deliver our banking products and services and offer new products and services that may be of benefit to our customers. Baylake Bank is committed to protect the confidentiality of customer information by fully complying with all federal and state laws and regulations, such as the Fair Credit Reporting Act and the Right to Financial Privacy Act.

Confidentiality of eBanc information. In connection with your use of eBanc, Baylake Bank continues to monitor and review the privacy measures that it has in place to protect your customer information. Baylake Bank has implemented procedures that are designed to protect your nonpublic personal information as carefully as possible. These measures will continue to be updated to keep pace with new technology and additional products and services offered to our customers.

Concerns about your privacy. We use the same standards of care for your Internet activity as we do for your transactions with us made in person or through other forms of communication. If you have questions at any time about the privacy of your personal and account information, we urge you to [contact us now](#) or during any banking business day by calling us at 920-743-5551. We will answer your questions and take any actions necessary to assist you in maintaining the confidentiality of your personal and account information related to your use of eBanc.

User ID and password. Baylake Bank has established a User ID and password to assure the privacy of all of the information available to you at eBanc. Your password is solely for your personal use and prevents others from having access to your personal and confidential information available to you on this site. We also allow you to change your password at any time and encourage you to periodically change your password in order to help ensure the privacy of all information available on this site.

#### Children's Online Privacy Protection Act (COPPA)

Our website and online banking is not intended for children under the age of 13. Baylake Bank does not knowingly solicit any on-line information from children and will not market to children over our website. We recognize that protecting children's identities and privacy online is important and that the responsibility for doing so rests with our industry as well as with parents and legal guardians.



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