

Online Banking

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Belmont Bank & Trust is now on Facebook, Twitter and LinkedIn

**Privacy****FACTS**

WHAT DOES BELMONT BANK & TRUST 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 or Loss History*
- *Account Balances and Payment History*
- *Overdraft History and Account Transactions*

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 Belmont Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information**Does Belmont Bank & Trust 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

No

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 nonaffiliates to market to you

No

We don't share

Questions?

Call 773-589-9500

Who we are

Who is providing this notice?

Belmont Bank & Trust

What we do

How does Belmont Bank

To protect your personal information from unauthorized access and use, we

& Trust protect my personal information?

use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We restrict access to nonpublic information about you to those employees who need to know the information to service your needs.

How does Belmont Bank & Trust collect my personal information?

We collect your personal information, for example, when you

- *Open an account or use your debit card*
- *Apply for a loan or make deposits or withdrawals*
- *Make a wire transfer*

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. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Belmont Bank & Trust does not share with our affiliates.*

Nonaffiliates

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

- *Belmont Bank & Trust does not share with our 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.

- *Belmont Bank & Trust doesn't jointly market.*

Pursuant to Illinois state privacy law, customer is herein defined to mean any person or entity that obtains a financial product or service from the Bank, for personal or business purposes, regardless of whether the person establishes an ongoing relationship with the Bank.

Main Office

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