



People you can bank on.®



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- Personal Solutions

- Business Solutions

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## Online Account Log-In.

Select your online account.

[Experience hassle-free home ownership with a mortgage from Cedar Rapids Bank & Trust](#)

[Proactively protect your identity with CRBT's fraud and credit monitoring services.](#)

## Privacy Notice

(Rev. October 2010)

### FACTS WHAT DOES CEDAR RAPIDS BANK AND TRUST COMPANY (CRBT) 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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- What?
- Social Security Number
  - Income
  - Account Balances and Payment History
  - Credit History and 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 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 CRBT chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES CRBT 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	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
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 our nonaffiliates to market to you	No	We don't share

**WHO ARE WE**

**Who is providing this notice?** Cedar Rapids Bank and Trust Company

**What we do**

**How does CRBT 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. When we share information with third parties, we hold all such parties to the same or higher standards as we do ourselves regarding the privacy of your information.

**How does CRBT collect my personal information?**

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. Federal law gives you the right to limit only

**Why can't I limit all sharing?**

- 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**

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

**Affiliates**

- Our affiliates include financial companies such as our parent company, QCR Holdings, Inc., and the investment advisor, LPL Financial, and our affiliate banks: Quad City Bank and Trust Company and Rockford Bank and Trust Company.

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

**Nonaffiliates**

- CRBT does not share with nonaffiliates so they can market to you.

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

**Joint Marketing**

- Our joint marketing partners include credit card companies, investment and insurance service providers.

**QUESTIONS? CALL 319.862.2728**

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For general information, please call us at 319.862.2728 or 866.511.2728.

- [From Our President](#)
- [Our Board of Directors](#)
- [Our Clients](#)

- [CRBT Culture](#)
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