FACTS	WHAT DOES CHIPPEWA VA WITH YOUR PERSONAL INF		Rev August 2010
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:		
	<ul> <li>Social Security number and in</li> <li>account balances and payme</li> <li>credit history and employment</li> </ul>	ent history	
	When you are <i>no longer</i> our custon notice.	mer, we continue to share your	information as described in this
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 Chippewa Valley Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Chippewa Valley Bank 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 1-866-282-3501

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What we do			
How does Chippewa Valley Bank 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 Chippewa Valley Bank collect my personal information?	<ul> <li>We collect your personal information, for example, when you</li> <li>open an account or deposit money</li> <li>Use your credit or debit card or apply for a loan</li> <li>Provide employment information</li> </ul>		
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>		
Definitions			
Affiliates	<ul> <li>Companies related by common ownership or control. They can be financial and nonfinancial companies.</li> <li>Chippewa Valley Bank does not share with our affiliates</li> </ul>		
Nonaffiliates	atesCompanies not related by common ownership or control. They can be financial and nonfinancial companies.Chippewa Valley Bank does not share with nonaffiliates so they market to you		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  Chippewa Valley Bank doesn't jointly market		