



Your Community. Your Choice!

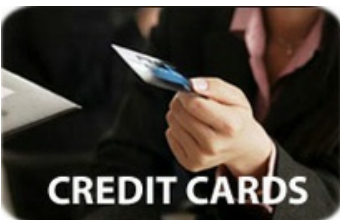
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Online Banking

Lagon to: Personal Business

Access ID:

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Privacy Notice

Rev. July 2010

FACTS	WHAT DOES CHOICE 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ol style="list-style-type: none"> 1. Social Security number and income 2. Account balances and payment history 3. Credit history and credit scores When you are <i>no longer</i> 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 Choice Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Choice 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 - 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	NO	We don't share.
For our affiliates' everyday business purposes - information about your credit worthiness	NO	We don't share.

For our nonaffiliates to market to you	NO	We don't share.
Questions?	Call 920-230-1300 or go to www.choicebank.com .	

Who we are	
Who is providing this notice?	Choice Bank
What we do	
How does Choice 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 Choice Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> 1. Open an account or apply for a loan 2. Pay your bills or make deposits or withdrawals from your account 3. Give us your contract information 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"> 1. Sharing for affiliates' everyday business purposes - information about your creditworthiness 2. Affiliates from using your information to market to you 3. 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 non-financial companies. <i>Choice Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Choice Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. <i>Our joint marketing partners may include credit card, insurance, investment, and financial product companies.</i>
Other important Information	
Information for California and Vermont Residents Only:	
California Residents: We will not disclose your personal information to non-affiliated third parties with whom we have joint marketing agreements.	
Vermont Residents: If we disclose personal information about you to nonaffiliated third parties with whom we have joint marketing agreements, we will only disclose your name, address, other contact information, and information about our transactions or experiences with you.	

Website Privacy Policy Effective: August 2011

Our Website Privacy Policy explains how we collect and use information when you visit this site. This policy is in addition to our Privacy Policy for collection and use of consumer information listed above.

Information We Collect

Visitors to our website remain anonymous. We do not collect personal information like names or addresses when you visit our website unless you choose to provide it to us through forms, surveys, emails, or submission of applications. If you choose to provide this information to us, we use it only for the purposes for which you gave it to us.

We do collect some technical information when you visit our website. This information never identifies who you are. The information we collect includes: date and time site was accessed, IP address, web browser used, and city, state and country. This information issued to help us make the site more useful for you. With this information, we learn about the number of visitors to our site, the types of technology visitor's use, ways to optimize the site's technical design, and system performance or problem areas. We do not share this information with others unless allowed or required by law.

Cookies

We may use a "cookie" on some pages of our website. A "cookie" is an electronic message used to provide you with information tailored to your needs. A "cookie" does not retrieve any data from your hard drive, does not contain computer viruses, and does not reveal anything about you. Our use of "cookie" technology is designed to customize and simplify use of our website.

Linking to Other Sites

We may provide links to sites not controlled by Choice Bank. We are not responsible for the privacy or security of these sites, including the accuracy, completeness, reliability, or suitability of their information. If you are asked to provide information on one of these websites, we strongly urge you to carefully review their privacy policies before sharing information. When leaving the Choice Bank website, you will be notified that you are leaving the site and that we are not responsible for the contents or practices of that site.

Protecting Children's Privacy Online

We do not knowingly solicit, collect, or use personal information from children under 13. Protecting children's identities and privacy online is important and we recommend that all minor children ask their parent's permission before sending any information about themselves to anyone over the internet. For more information about the Children's Online Privacy Protection Act, visit the FTC website: www.ftc.gov.

Changes to Our Website Privacy Policy

This policy is subject to change. If we make changes to our Website Privacy Policy, we will revise the effective date as of the date of the change. Please review this Policy periodically.

Questions

If you have questions about our privacy policies or information practices, you may send your questions to info@choicebank.com or phone us at 920-230-1300.

As always, if you have any questions or concerns about the updates please feel free to contact Choice Bank directly at (920) 230-1300 or info@choicebank.com.

[Back to Top](#)

Locations	2450 Witzel Avenue Oshkosh WI 54904 920-230-1300 info@choicebank.com	2201 Jackson St. Oshkosh WI 54901 920-267-8050 info@choicebank.com
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