

Sunday, April 27, 2014

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CIB Marine Bancshares, Inc.

Privacy Statement

Privacy Statement - [PDF](#) [Click here to open a PDF of this privacy statement](#)

Revised 03/2013

FACTS**WHAT DOES CIBM 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:

- Social Security number and income
- Account balances and transaction 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 CIBM Bank chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does CIBM 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	Y	N
For our marketing purposes – To offer our products and services to you	Y	N
For joint marketing with other financial companies	Y	N
For our affiliates' everyday business purposes – Information about your transactions and experiences	Y	N
For our affiliates' everyday business purposes – Information about your creditworthiness	N	We don't share
For our affiliates to market to you	N	We don't share
For nonaffiliates to market to you	N	We don't share

QuestionsVisit us at www.cibmbank.com

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Who We Are

Who is providing this notice? CIBM Bank

What We Do

How does CIBM 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 CIBM Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Make deposits or withdrawals from your account
- Pay your bills or use your credit or debit card

We also collect your personal information from others, such as credit

	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • CIB Marine Bancshares, Inc. • CIB Marine Capital LLC
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • CIBM Bank does not share with nonaffiliates so they can market to you
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partner may include a business that prints checks

FACTS	WHAT DOES CIB MARINE BANCSHARES, INC. 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"> • Social Security number and income • Account balances and transaction history • Credit history and credit scores <p>When you are no longer 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 CIB Marine Bancshares, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does CIB Marine Bancshares, Inc. 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	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 non-affiliates to market to you	No	We don't share

Who We Are	
Who is providing this notice?	CIBM Bank

Who is providing this notice?	CIBM Bank CIB Marine Capital LLC
What We do	
How does CIB Marine Bancshares, Inc. 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 CIB Marine Bancshares, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Make deposits or withdrawals from your account • Pay your bills or use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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