

FACTS

WHAT DOES CLEAR LAKE 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: <ul style="list-style-type: none"> • Social Security number • Account balances • Payment history • Overdraft history • Account transactions • Checking account information 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 Clear Lake Bank & Trust chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR INFORMATION	DOES CLEAR LAKE 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 to market to you -	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 non-affiliates to market to you	No	We don't share

Questions?	Call 641.357.7121 or go to www.clearlakebank.com
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What We Do

<p>How does Clear Lake Bank & Trust protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures which comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<p>How does Clear Lake Bank & Trust collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Use your credit or debit card • Give us your employment history • Apply for a loan • Give us your contact information • Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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. See below for more on your rights</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include financial companies such as <i>CLB&T Insurance & Financial Services</i>.</p>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial or non-financial companies. <i>Clear Lake Bank & Trust does not share with non-affiliates so they can market to you.</i></p>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Clear Lake Bank & Trust doesn't jointly market.</i></p>