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FACTS

WHAT DOES COMMUNITY BANK OF ELMHURST DO WITH YOUR PERSONAL INFORMATION?

Whv?

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:

- n Social Security number and transaction history
- n account balances and overdraft history
- n credit history and payment history

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 Community Bank of Elmhurst chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Bank of Elmhurst 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	No	We don't share
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 630.782.1234

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What we do	
How does Community Bank of Elmhurst 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 Community Bank of Elmhurst collect my personal information?	We collect your personal information, for example, when you
	n open an account or give us your contact information n apply for a loan or provide employment information n use your credit or debit card
	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
	n sharing for affiliates' everyday business purposes—information about your creditworthiness n affiliates from using your information to market to you n sharing for nonaffiliates to market to you
	State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
	n Our affiliates include companies with a common corporate identity of Community Bank of Elmhurst; financial companies such as our parent company Community Bancshares of Elmhurst, Inc.
	Community Bank of Elmhurst does not share with our affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	n Community Bank of Elmhurst does not share with nonaffiliates so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	n Community Bank of Elmhurst doesn't jointly market

Other important information

Community Bank Of Elmhurst Tel: 630.782.1234 Fax: 630.782.1232 "Community-Bank-By-Phone" Number Is 1.877.929.1500

Community Bank Of Elmhurst Is One Of The Few Independently-Owned, Community Oriented Banks In DuPage County. Our Board Of Directors And Staff Are Committed To The Community We Serve. We Are All From The Area And Have A Combined Total Of Over 275 Years Of Elmhurst Banking Experience. We Believe In Putting The People Back Into Banking.

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EQUAL HOUSING LENDER Member FDIC

330 W. Butterfield Rd At Spring Road Tel: 630.782.1234

Fax: 630.782.1232 Elmhurst, II 60126 **Lobby:** Monday - Thursday 9:00a.M. -5:00p.M. Friday 9:00a.M. - 6:00p.M. Saturday 9:00a.M. - 1:00p.M.

Friday 9:00a.M. - 6:00p.M.
Saturday 9:00a.M. - 1:00p.M. **Drive - Up:**Monday - Friday 7:00a.M. - 7:00p.M.
Saturday 7:00a.M. - 1:00p.M
(<u>Map</u>)

133 N. York Rd. At Schiller St.
Tel: 630.782.1234
Fax: 630.782.1232
Elmhurst, II 60126
Lobby:
Monday - Friday 8:30a.M. - 6:00p.M.
Saturday 8:30a.M. - 1:00p.M.
(Map)