



FACTS

WHAT DOES PARK RIDGE COMMUNITY BANK DO WITH YOUR PERSONAL INFORMATION?

WHY?

Financial companies choose how we 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 account balances
- account transactions and overdraft history
- transaction history and wire transfer instructions

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 customer's 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 PARK RIDGE COMMUNITY BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does PARK RIDGE COMMUNITY 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

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 non-affiliates to market to you

No

We don't share

What we do

How does PARK RIDGE COMMUNITY 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.

We restrict access to non public personal information to those employees who need to know that information to provide the product of service.

How does PARK RIDGE COMMUNITY BANK collect my personal information

We collect your personal information, for example, when you

- **deposit money or open an account**
- **apply for a loan or make a wire transfer**
- **show your driver's license**

We also collect your personal information from other companies. We restrict access to non public personal information to those employees who need to know that information to provide a product or service.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- **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**

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 non financial companies.

- **PARK RIDGE COMMUNITY BANK does not share with our affiliates.**

Non-affiliates

Companies not related by common ownership or control. They can be financial and non financial companies.

- **PARK RIDGE COMMUNITY BANK does not share with non-affiliates so they can market to you.**

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- **PARK RIDGE COMMUNITY BANK doesn't jointly market.**

Questions? - Please give us a call at 847-384-9200

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