JUMP TO:

Search Site:

- <u>PERSONAL</u>
- <u>BUSINESS</u>
- <u>SERVICES</u>
- <u>ABOUT US</u>
- INVESTOR RELATIONS

• Checking

 Discover the wide range of competitive personal checking accounts available at Edgewater.

Savings

 <u>Get details on our statement savings</u> account, money market account, <u>Christmas Club, and various</u> <u>Certificates of Deposit.</u>

<u>Retirement</u>

• Find out how Edgewater Bank can help you plan and save for your retirement with traditional and Roth IRAs.

Deposit Interest Rates

<u>Checking</u>

 Discover the wide range of competitive business and non-profit checking accounts available at Edgewater.

Savings

• <u>Get details on our business and non-</u> profit savings, money market, and <u>Certificates of Deposit.</u>

<u>Retirement</u>

 Find out how Edgewater Bank can help you develop and implement a retirement plan for your employees.

Personal Loans

 <u>Need a loan to buy a vehicle, boat,</u> <u>RV, or other personal reasons? Check</u> <u>out our consumer loan products.</u>

Personal Mortgages

• <u>In need of a mortgage or home equity</u> <u>loan? Check out Edgewater Bank's</u> <u>competitive products.</u>

Electronic Banking

- From an ATM card to mobile banking, Edgewater has the electronic banking service you are looking for.
- Additional
 Personal Services

Business Loan

 Need a line of credit, term loan, mortgage loan? Do you want to talk about an SBA or Rural Development loan? Check out our business and non-profit loan products.

Electronic Banking

• Discover the convenient electronic tools offered by Edgewater Bank that provide up-to-date information and effective cash management tools.

Deposit Interest
 Rates

Electronic Services

 See our full line of personal and business electronic banking services

• 24-Hour Telephone Banking

- <u>Utilize our automated telephone</u> <u>banking service</u>
- Personal Services
- Edgewater offers a variety of personal banking services for your convenience

Investment Services

• Discover our no-stress approach to investing

About Edgewater Bank

• Learn about the history of Edgewater Bank, its mission and ownership structure.

Locations

- Find out where Edgewater Bank branch offices and ATMs are located.
- <u>News and</u> <u>Updates</u>
- <u>Read the latest press releases and</u> <u>news about Edgewater Bank</u>

• <u>President's</u> <u>Message</u>

• <u>Read what Edgewater Bank's</u> <u>President & CEO has to say.</u>

_ -

<u>Check Re-order</u>

• Order your checks through our convenient on-line service

Business & Non-Profit Services

• Edgewater offers a variety of services for your business or organization

Banking Switch Kit

• <u>Opening your Edgewater deposit</u> account is simple with the help of our <u>Switch Kit</u>

Financial Calculators

• Edgewater offers a number of financial calculators to assist you with your financial goals

Careers at Edgewater

• Interested in a career at Edgewater? Check out current job openings.

<u>Contact Us</u>

• Need to contact us? Here is how to get a hold of our banking professionals.

Privacy Policy

What does Edgewater Bank do with your personal information?

FACTS	
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 Payment history and Credit history Mortagage rates and payments and checking acount 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 Edgewater Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

	Does Edgewater 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	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	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
		We don't

share

-1

Questions? Call 1-800-522-9221 or go to www.edgewaterbank.com

What we do

Г

How does Edgewater 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 Edgewater Bank collect my personal information?	 We collect your personal information, for example, when you: Open an account or deposit money Use your debit card or apply for a loan Make deposits or withdrawals from your account 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 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 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.Edgewater Bank has no affiliates.
Non-affiliates	 Companies not related by common ownership or control. They can be financial and non financial companies. Edgewater Bank does not share with non-affiliates so they can market to you.
Joint Marketing	 A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Edgewater Bank does not jointly market.



Electronic



Learn More



Locations

Branch Locations

- Bridgman
- <u>Buchanan</u>
- <u>Coloma</u>
- <u>Royalton</u>
- <u>St. Joseph</u>

Apply in just 20 minutes & save! MORTGAGE APPLICATION



<u>Mortgage</u>

For More Information



321 Main Street | P.O. Box 146 St. Joseph, Michigan, 49085 269-982-4175 | 800-922-5221

PERSONAL Checking Savings Retirement Personal Loans Personal Mortgages Electronic Banking Personal Services BUSINESS Checking Savings Retirement Business Loans Electronic Banking Business Services OTHER Privacy Policy FDIC Notice FAQ President's Message Security Tips Lost/Stolen ATM/Debit Card Careers Site Map eStatements Investment Services

Copyright® 2012 EdgeWater Bank. All Rights Reserved

