



Franklin Grove Bank

Checking Accounts

Savings Accounts

Loans

CDs & IRAs

Contact Us

About Us

IMPORTANT INFORMATION ABOUT YOUR PRIVACY

FACTS WHAT DOES THE FRANKLIN GROVE 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
- Payment history
- Income
- Credit history
- Account balances
- Credit scores

When you are no longer our customer, we continue to share, our 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 customer's personal information; the reasons Franklin Grove Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Franklin Grove 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 do not share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?

Call (815) 456-2311

Who we are

Who is providing this notice? Franklin Grove Bank

What we do

How does Franklin Grove 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 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.

	appropriate.
How does Franklin Grove Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Deposit money • Use your credit or debit card • Pay your bills <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 nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Franklin Grove Bank has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Franklin Grove Bank does not share with nonaffiliates so they can market to you.</i>
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"> • Franklin Grove Bank does not jointly market

Other important information

For Illinois Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

[Home](#) | [Checking Accounts](#) | [Savings Accounts](#) | [Loans](#) | [CDs & IRAs](#) | [Contact Us](#) | [About Us](#)

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