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CUSTOMER SERVICE **ABOUT US**

Privacy Policy

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INTERNET BANKING

Useful Horicon Bank Phone Numbers

Customer Service - **920.485.7311** or **888.343.3040** (8am to 7pm on weekdays; 8:30am to 2pm on Saturdays)

Voice Banking - 920.485.3080 or toll free 1.888.714.4011

Internet Banking Help -920.485.7311 (8am to 7pm on weekdays; 8:30am to 2pm on Saturdays)

V-Flight Remote Deposit Help - 920.485.7338 (during business hours)

Fraud Hotline -920.485.7307 (during business hours)

Lost or Stolen Cards Debit/ATM/HSA Card -1.800.383.8000 Credit Card - 1.800.558.3424

Bill Pay Help Line - toll free 1.855.242.7313



Privacy Statement

	Rev. 12/2010		
FACTS	WHAT DOES HORICON 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 and payment history checking account information and account balances account transactions and transaction 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 Horicon Bank chooses to share; and whether you can limit this sharing.		
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Reasons we can share your personal information	Does Horicon 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	Yes	No	
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 920-485-3040 or go to www.horiconbank.com

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How does Horicon 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 Horicon Bank collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or open an account
- show your driver's license or show your governmentissued ID
- provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

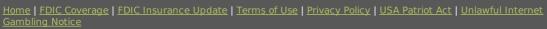
Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday husiness nurnoses-

	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 nonfinancial companies. Our affiliates include others, such as our Holding Company.		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Horicon Bank 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. • Horicon Bank doesn't jointly market.		

Horicon Bank





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