

# Privacy & Security

#### **POLICY STATEMENT**

It is the policy of Level One Bank to fully comply with the requirements of the Children's Online Privacy Protection Act (COPPA). At this time, the Bank does not collect information from minor children online.

# **Privacy Policy**

FACTS	WHAT DOES LEVEL ONE 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 income  • account balances and payment history  • credit history and credit scores  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 Level One Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Level One 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
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call (248) 737-0300 or go to www.levelonebank.com

Who	is	providing	this	notice?
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Level One Bank

## What We Do

How does Level One 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 Level One Bank collect my personal information?	We collect your personal information, for example, when you  Open an account or deposit money pay your bills or apply for a loan use your credit or debit card  We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.  • Level One Bank does not share with affiliates.
Non- affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.  • Level One 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.  • Level One Bank doesn't jointly market.

Other Important	Our primary federal regulator is the FDIC. Contact information for the FDIC is below:
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Hours of Operation	Monday - Friday, 8:00 a.m. to 8:00 p.m., Eastern Time	
Toll Free Number	1-877-275-3342 (1-877-ASK-FDIC)	
Mailing Address	Federal Deposit Insurance Corporation Consumer Response Center 1100 Walnut St, Box #11 Kansas City, MO 64106	
To File Complaint	FDIC's Electronic Customer Assistance Form	

#### Level One Bank

32991 Hamilton Ct. Farmington Hills, MI 48334 888-880-5663 contact@levelonebank.com