

FACTS**WHAT DOES MAIN STREET 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social Security number and account balances ● income and payment history ● credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Main Street Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Main Street 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 nonaffiliates to market to you	No	We don't share

Questions?	Call 248-645-8888 or go to www.mainstreetbankmi.com
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Who we are

Who is providing this notice?	Main Street Bank
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What we do

How does Main Street 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 Main Street Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● apply for a loan or pay your bills ● use your credit or debit card or open an account ● make a wire transfer
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 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. <ul style="list-style-type: none"> ● <i>Main Street Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ● <i>Main Street Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>Main Street Bank doesn't jointly market.</i>

Other important information

Main Street Bank will NEVER request personal information by e-mail or text messaging including account numbers, passwords, personal identification information or any other confidential customer information. Fraudulent e-mails may be designed to look like they are from Main Street Bank. Never respond to any e-mail communications which request any type of personal or confidential information and do not go to any links listed within the e-mail. If you contact us, we will verify specific personal information to confirm your identity. We will NEVER contact you and ask for your ATM or ATM/Debit Card number or your full SSN. If we need to contact you, it will always be done in a manner that protects your personal, confidential information and we will clearly identify ourselves. Our first priority is to safeguard your confidential information.