



(847) 296-9500

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Financial Privacy Rights

The Millennium Bank, by law, is presenting this statement as a privacy notice to our customers. Our customers are those that have a continuing relationship with our Bank, such as: Deposit account (savings or checking), Loan account, Individual Retirement Account where we are custodian or trustee.

This notice will tell you the sources for nonpublic personal information we collect on our customers. It will tell you what measures we take to secure that information.

FACTS	WHAT DOES MILLENNIUM 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 income ▸ Account balances 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 Millennium Bank chooses to share and whether you can limit this sharing.

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

Questions	Call 847-296-9500 or go to www.milbnk.com
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Who we are	
Who is providing this notice?	Millennium Bank

What we do	
How does Millennium 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 Millennium 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 or deposit money

	<ul style="list-style-type: none"> ▶ Pay your bills or apply for a loan ▶ Use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates and 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 laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▶ <i>Millennium Bank is an affiliate of Millennium Bancorp, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▶ <i>Millennium Bank does not share with non-affiliates so that 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"> ▶ <i>Millennium Bank does not jointly market.</i>

Other Important Information
<p>Illinois law requires that you opt-in to information sharing. Therefore, before we would share your information with a third party, except where permitted by law, we will obtain your permission.</p>

Important Notice

Identity Theft- Protect Your Personal Information

Identity theft occurs when someone without your knowledge acquires your personal information and uses it without your permission to commit fraud or theft.

Fraudulent e-mails, known as "Phishing" is the act of sending an e-mail to a user falsely claiming to be an established legitimate enterprise. The e-mail attempts to convince the user into surrendering private information that could later be used for identity theft. These Web sites are bogus and should never be opened or responded to with your personal information.

Millennium Bank will never send emails to customers requesting sensitive information.

Should you receive an email that you suspect might be from a phisher, Millennium Bank offers the following information for protecting yourself against fraudulent e-mails.

- v Do not give your Social Security number or other personal credit information about yourself to anyone who calls you
- v Tear up receipts, bank statements and used credit cards offers before you throw them away
- v Keep an eye out for missing mail
- v Review your monthly accounts regularly for any unauthorized charges
- v Order copies of your credit report once a year to ensure accuracy
- v Do business with companies you know are reputable, particularly online
- v Do not open e-mails from unknown sources
- v Install virus detection software
- v Protect your PINs and passwords; use a combination of letters and numbers and change them often
- v Report any suspected fraud to your and fraud units of credit reporting agencies

Credit Bureau Contacts:

Equifax – www.equifax.com

To order your report, call 1-800-685-1111

To report fraud, call 1-800-525-6285

Experian – www.experian.com

To order your report, call 1-888-397-3742

To report Fraud, call 1-888-397-3742

Trans Union – www.transunion.com

To order your report, call 1-800-916-8800

To report fraud, call 1-800-680-7289

Please remember, Millennium Bank will never ask you to update account information online. If you receive an e-mail requesting personal information you SHOULD NOT reply or click on any link – even if it looks legitimate.

24-Hour Banking by Phone **866-922-6650**

Lobby Hours: Monday through Thursday 9:00am to 5:00pm | Friday 9:00am to 6:00pm | Saturday 9:00am to 1:00pm

Drive-Up Hours: Monday through Friday 8:00am to 6:00pm | Saturday 8:00am to 1:00pm

Millennium Bank | 2077 Miner Street - Des Plaines, IL 60016 | **(847) 296-9500** | © Copyright All Rights Reserved | Financial Privacy Rights