

FACTS**WHAT DOES OAK BANK
DO WITH YOUR PERSONAL INFORMATION?**

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| 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 driver's license number ■ Account balances and payment history & income 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 OAK BANK chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does OAK 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 | N/A | N/A |
| For our affiliates' everyday business purposes— information about your creditworthiness | N/A | N/A |
| For nonaffiliates to market to you | NO | We don't share |

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|-------------------|---------------------------------------------------------------------------------------------------------|
| Questions? | Call 312-440-4000 or go to customerservice@oakbank.com |
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Who we are

Who is providing this notice?

OAK BANK

What we do

How does OAK 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 OAK 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
- User your debit card

When we request information from credit bureaus or other companies your information will be collected.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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.

- *OAK BANK has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *OAK BANK does not share information with unrelated, unaffiliated parties.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *OAK BANK does not participate in any joint marketing arrangements.*

Other important information