

## **INTERNET Banking Services**

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## Your Most Convenient Bank.

Personal Banking
Business Banking
Loans
Career Opportunities
Children's Cul de sac
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Home

# **PRIVACY POLICY**

law gives consumers the right to limit some but not all sharing. Federal law 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 proof or service you have with us. This information can include:  Social Security number and income  account balances and payment history  When you are no longer our customer, we continue to share your informated described in this notice.  How?  All financial companies need to share customers' personal information to their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons of Bank & Trust chooses to share; and whether you can limit this sharing?  Reasons we can share your personal information  Does Oxford Bank & Trust chooses to share; and whether you can limit this sharing?  For our everyday business purposessuch as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus  For our marketing purposes-to offer our products and services to you  For joint marketing with other financial companies  No We don't services to you transactions and experiences  For our affiliates' everyday business purposes-information about your creditworthiness  For nonaffiliates to market to you  No We don't services to market to you  Call 630-629-5000  What we do  How does Oxford Bank & Trust protect my personal information?  To protect your personal information for unauthorized access and use, we use security measures that comply federal law. These measures include computer safegue and secured files and buildings.  We collect my personal information?  We collect your personal information, for example, whe open an account or deposit money	er 2010	ev. December 2	R				
law gives consumers the right to limit some but not all sharing. Federal law 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 proof or service you have with us. This information can include:  Social Security number and income  account balances and payment history  When you are no longer our customer, we continue to share your information described in this notice.  How?  All financial companies need to share customers' personal information to their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons of Bank & Trust chooses to share; and whether you can limit this sharing?  Reasons we can share your personal information  Per 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  For our marketing purposes-to offer our products and services to you  For joint marketing with other financial companies  No We don't services to you transactions and experiences  For our affiliates' everyday business purposes-information about your creditworthiness  For our affiliates to market to you  No We don't services and use, we use security measures that comply federal law. These measures include computer safegue and secured files and buildings.  How does Oxford Bank & Trust collect my personal information?  We collect your personal information, for example, whe open an account or deposit money				FACTS			
or service you have with us. This information can include:  Social Security number and income account balances and payment history transaction history and credit history  When you are no longer our customer, we continue to share your informat described in this notice.  All financial companies need to share customers' personal information to their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons of Bank & Trust chooses to share; and whether you can limit this sharing.  Reasons we can share your personal information  Does Oxford Bank & Trust 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  For our marketing purposes- to offer our products and services to you  For joint marketing with other financial companies  No We don't s  For our affiliates' everyday business purposes- information about your transactions and experiences  No We don't s  For our affiliates everyday business purposes- information about your creditworthiness  For nonaffiliates to market to you  Questions?  Call 630-629-5000  What we do  How does Oxford Bank & Trust protect my personal information?  To protect your personal information from unauthorized access and use, we use security measures that comply federal law. These measures include computer safegue and secured files and buildings.  We collect your personal information, for example, whe open an account or deposit money					Why?		
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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  For our marketing purposes- to offer our products and services to you  For joint marketing with other financial companies  For our affiliates' everyday business purposes- information about your transactions and experiences  For our affiliates' everyday business purposes- information about your creditworthiness  For nonaffiliates to market to you  No  We don't s  For nonaffiliates to market to you  No  We don't s  For nonaffiliates to market to you  No  We don't s  For nonaffiliates to market to you  No  We don't s  For nonaffiliates to market to you  What we do  How does Oxford Bank & Trust protect my personal information?  We collect your personal information, for example, whe open an account or deposit money	al	their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Oxfor					
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use your credit or debit card	en you	•	unt or deposit money or apply for a loan	<ul><li>open an acco</li><li>pay your bills</li></ul>			
We also collect your personal information from other companies.		from other	personal information				
Why can't I limit all sharing?  Federal law gives you the right to limit only  sharing for affiliates' everyday business purpose information about your creditworthiness  affiliates from using your information to market to		ness purposes ness	filiates' everyday busi bout your creditworth	<ul> <li>sharing for aff information al</li> </ul>	Why can't I limit all sharing?		
sharing for nonaffiliates to market to you  State laws and individual companies may give you add rights to limit sharing.	,	o you	onaffiliates to market t dual companies may	<ul> <li>sharing for no State laws and individual</li> </ul>			

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Oxford Bank & Trust does not share with our affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  • Oxford Bank & Trust 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.  • Oxford Bank & Trust doesn't jointly market.

#### Other important information

COPPA Notice Registration for children's cul-de-sac events requires that the bank be provided with the number of expected participants. This information is used to assist with event planning. We do not collect personal information from children under the age of 13.

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### OXFORD BANK

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