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Privacy Policy

FACTS WHAT DOES PRAIRIE COMMUNITY 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
- Account balances
- Transaction history
- Credit history
- Overdraft history
- Checking account information

When you are no longer 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 Prairie Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Prairie Community 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 non-affiliates to market to you.	No	We don't share	

Questions? Call 815-568-4100 or 815-923-4100.

What do we do

How does Prairie Community 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 Prairie Community Bank collect my personal information? We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Use your credit or debit card
- Provide your mortgage information
- Make a wire transfer

We also collect your personal information from other companies.

Why can't I limit all Federal law gives you the right to limit only

sharing?	<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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Prairie Community Bank does not share with our affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Prairie Community Bank does not share with nonaffiliates so 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>Prairie Community Bank doesn't jointly market.</i>

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