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Rev. September 2013

Privacy Notice

FACTS WHAT DOES QUAD CITY BANK & TRUST COMPANY (QCBT) DO WITH YOUR PERSONAL INFORMATION?

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.

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
- Income
- Account balances and payment history
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

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 QCBT chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does QCBT 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

to offer our products and services to you

For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
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 our nonaffiliates to market to you	No	We don't share

Who we are

Who is

providing this notice? Quad City Bank and Trust Company

What we do

How does QCBT 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. When we share information with third parties, we hold all such parties to the same or higher standards as we do ourselves regarding the privacy of your information.

How does QCBT 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
-Use your credit or debit card
We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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.
-Our affiliates include financial companies such as Quad City Investment Advisors, LLC, our parent company, QCR Holdings, Inc., and our affiliate banks: Cedar Rapids Bank & Trust Company and Rockford Bank & Trust Company, as well as Community Bank & Trust (formally Community National Bank), a division of Cedar Rapids Bank & Trust Company as of Oct. 28, 2013.

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.
-QCBT 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.
-Our joint marketing partners include credit card issuers, investment and insurance services providers.

Questions Call 563.388.4783

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For general information, please call us at 563.388.7228 or 888.501.7966.

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