

# Summit Community Bank

## A Better Way to Bank

- 517.664.1912 |
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## Privacy Policy

<b>FACTS</b>	WHAT DOES SUMMIT COMMUNITY BANK DO WITH YOUR PERSONAL INFORMATION?	Rev. September 2012
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[contact us](#)

<b>WHY?</b>	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.
<b>WHAT?</b>	<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"> <li>• Social Security number and account transactions</li> <li>• Account balances and payment history</li> <li>• Transaction history and credit history</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>HOW?</b>	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 Summit Community Bank chooses to share; and whether you can limit this sharing.

1600 Abbot Road, East Lansing, Michigan 48823 | 517.664.1912  
 2151 West Grand River Avenue, Okemos, Michigan 48864 | 517.853.5960  
 Home Loan Center 500 N. Homer, Lansing, MI 48912 | 877.684.3348

Reasons we can share your personal information	Does Summit Community 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 personal transactions and experiences	No	We don't share
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

Questions?	Call 517-664-1912 or go to <a href="http://www.mysummitbank.com">http://www.mysummitbank.com</a>
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Who we are	
<b>Who is providing this notice?</b>	This privacy policy is being provided by Summit Community Bank and applies to the family of products and services offered.
What we do	
<b>How does Summit Community Bank protect my personal information?</b>	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.
<b>How does Summit Community Bank collect my personal information?</b>	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> <li>• open an account or use your credit or debit card</li> <li>• give us your contact information or pay your bills</li> <li>• provide employment information</li> </ul> <p>We also collect your personal information from other companies</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Summit Community Bank has no affiliates.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Summit Community Bank does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Summit Community Bank doesn't jointly market.</li> </ul>

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