

FACTS**WHAT DOES TWO RIVERS FINANCIAL GROUP 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. The information can include:

- Social Security number and account balances
- Payment history and transaction history
- Overdraft history and checking account information

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 the Two Rivers family of companies choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Two Rivers 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	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	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call us toll-free at 877-801-3569 or
- Visit us online at www.tworiversbank.com/Privacy

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call our toll-free number 877-801-3569 or go to www.tworiversbank.com/Privacy

Who we are

Who is providing this notice? The Two Rivers Financial Group family of companies

What we do

How does Two Rivers 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. We restrict access to your personal information to only those employees who need to know. We require all companies with whom we share information to keep it confidential.

How does Two Rivers collect my personal information? We collect your personal information, for example, when you

- Apply for a loan or Apply for Insurance
- Pay your bills or Open an Account
- Seek Advice about your investments or Give us your contact information

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 right to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else? Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions

Affiliates Companies related by common ownership or control. They can be financial or nonfinancial companies.

- *Two Rivers Bank & Trust*
- *Two Rivers Insurance Services*
- *Ruhl & Ruhl Insurance*
- *Premium Business Insurance*
- *And non-financial companies such as Employee Benefit Systems.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Two Rivers 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.
Two Rivers Bank & Trust has a joint marketing agreement with Fifth Third Bank to market to you our consumer credit card products.

