

Oak Creek Valley Bank



OUR PRIVACY POLICY

It is and has always been Oak Creek Valley Bank's policy to protect your privacy and the personal information you have entrusted to us. Federal Legislation has in no way changed when and with whom we share the information described below.

Oak Creek Valley Bank may collect information you might consider to be private, such as your account number(s), social security number, income and net worth from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer reporting agency.

Oak Creek Valley Bank restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard against unauthorized access to your nonpublic personal information.

Oak Creek Valley Bank may disclose personal and account information about you to our Affiliates. An affiliate is a company we own or control, or a company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

Oak Creek Valley Bank may disclose personal and account information to financial service providers, such as Valparaiso Insurance Agency or others who are affiliated with us. We may disclose information based on our transactions and experiences with you, such as:

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|--------------------|---------------------|------------------------------|
| • Name | • Account activity | • Payment history |
| • Address | • Types of Accounts | • Deposit history |
| • Account balances | • Credit card usage | • Parties to the transaction |

Oak Creek Valley Bank has always valued and protected our customer relationship with you. We will not disclose your personal and account information to other third parties, except as required or permitted by law, such as reports to credit bureaus, IRS Reporting, responses to subpoenas, search warrants or summons.

If you decided to close your account(s) or become an inactive customer, we will continue to follow the privacy policies and practices as described in this notice.

The trust you have placed in Oak Creek Valley Bank is taken very seriously and every reasonable precaution is taken to maintain that trust now and in the future. Your business is very much appreciated!