



Facts	What Does <i>Exchange State Bank</i> 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.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ➤ Social Security Number and Transaction History ➤ Account Balances and Payment History ➤ Credit History and Overdraft History 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 <i>Exchange State Bank</i> chooses to share, and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does <i>Exchange State Bank</i> 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, experiences and creditworthiness.	No	We do not share
For Non-affiliates*** To Market To You	No	We do not share

*Joint Marketing – A formal agreement between non-affiliated financial companies that together market financial products or services to you. (*Exchange State Bank* may disclose information about your transactions with us, such as: your mortgage loan balance, your name, and/or your mortgage loan number).

**Affiliates – Companies related by common ownership or control. They can be financial and non-financial companies (*Exchange State Bank* does not share with our Affiliates).

***Non-affiliates – Companies not related by common ownership or control. They can be financial and non-financial companies. (*Exchange State Bank* does not share with non-affiliates so they can market to you).

What We Do	
How Does <i>Exchange State Bank</i> 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 <i>Exchange State Bank</i> Collect My Personal Information?	We collect your personal information, for example, when you open an account or deposit money; apply for a loan; use your credit or debit card. We also collect your personal information from others, such as credit bureaus, affiliates and other companies.
Why Can't I Limit All Sharing?	Federal law gives you the right to limit only <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; State laws and individual companies may give you additional rights to limit sharing.

Please direct any questions you may have regarding this privacy notice by calling 810-657-9333, or by mail to PO Box 68, Carsonville, MI 48419.