

**Please review and retain this important privacy information.**

Rev. 10/2019

**FACTS**

**WHAT DOES ST. CHARLES BANK & TRUST COMPANY, 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. This information can include:

- Social Security number and transaction history
- Account balances and payment history
- Credit history and credit scores

**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 St. Charles Bank & Trust Company, chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does St. Charles Bank & Trust Company share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For our non affiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call your Personal Banker at **630-377-9500** or any branch location **or**
- Visit us online: [www.bankstcharles.com/privacy](http://www.bankstcharles.com/privacy) and complete the "Information Sharing Opt-Out Form" **or**
- Stop in and see a Personal Banker

**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 your Personal Banker at 630-377-9500 or any branch location.

**Who we are**

**Who is providing this notice?** St. Charles Bank & Trust Company and its branches, Aurora Bank & Trust, Elgin State Bank, and Geneva Bank & Trust are providing this notice.

**What we do**

**How does St. Charles Bank & Trust Company 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 St. Charles Bank & Trust Company collect my personal information?** We collect your personal information, for example, when you

- open an account or make deposits or withdrawals from your account
- pay your bills or apply for a loan
- use your 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 non affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**What happens when I limit sharing for an account I hold jointly with someone else?** Your choices will apply to everyone on your account.

**Definitions**

**Affiliates** Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial companies such as:

***Banks:*** *Barrington Bank & Trust Company, N.A.; Beverly Bank & Trust Company, N.A.; Crystal Lake Bank & Trust Company, N.A.; Hinsdale Bank & Trust Company; Lake Forest Bank & Trust Company, N.A.; Libertyville Bank & Trust Company, N.A.; Northbrook Bank & Trust Company, N.A.; Old Plank Trail Community Bank, N.A.; Schaumburg Bank & Trust Company, N.A.; State Bank of The Lakes, N.A.; St. Charles Bank & Trust Company; Town Bank, N.A.; Village Bank & Trust, N.A.; Wheaton Bank & Trust Company, N.A.; Wintrust Bank, N.A. ***Specialized Services:*** *FIRST Insurance Funding, a division of Lake Forest Bank & Trust Company, N.A.; FIRST Insurance Funding of Canada Inc.; Tricom; Wintrust Asset Finance, a subsidiary of Beverly Bank & Trust Company, N.A.; Wintrust Life Finance, a division of Lake Forest Bank & Trust Company, N.A. ***Wealth Management:*** *Wintrust Wealth Management, consisting of Great Lakes Advisors, LLC, The Chicago Trust Company, N.A., and Wintrust Investments, LLC. ***Mortgage:*** *Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A.****

**Non affiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- ***St. Charles Bank & Trust Company does not share with non affiliates so they can market to you.***

**Joint Marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- ***St. Charles Bank & Trust Company doesn't jointly market.***

**Other Important Information**

AK, CA, ND or VT Residents: Accounts with a mailing address in AK, CA, ND or VT will be treated as if they have selected for us not to share your credit and personal financial information with our affiliates.

