

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Community Bank & Trust.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

- ◆ Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):
 - ◆ Deposit account
 - ◆ Loan account
 - ◆ Credit card account
 - ◆ Safe deposit box
 - ◆ Self-directed Individual Retirement Account
 - ◆ Financial, investment, or economic advisory services

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "**information**" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "**other party**."

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- ◆ Information you give us on applications or other forms
- ◆ Information about your transactions with us
- ◆ Information about your transactions with our affiliates
- ◆ Information about your transactions with other parties
- ◆ Information from a consumer reporting agency

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

YOUR INFORMATION AND OTHER PARTIES

We will not disclose non-public personal information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

INFORMATION ABOUT FORMER CUSTOMERS

We will not disclose non-public personal information about former customers, except as permitted by law.

AUTHORIZED SHARING - JOINT MARKETING

We may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements:

- ◆ Information you give us on an application or other forms, such as:
 - ◆ Name
 - ◆ Address
 - ◆ Social Security Number
 - ◆ Assets
 - ◆ Income
- ◆ Information about your transactions with us or others, such as:
 - ◆ Account balances
 - ◆ Payment history
 - ◆ Parties to transactions
 - ◆ Credit card usage
- ◆ Information we receive from a credit reporting agency, such as:
 - ◆ Your creditworthiness and credit history

Types of Companies or Other Financial Institutions

We may disclose information pursuant to joint marketing agreements to the following:

- ◆ Financial service providers, such as:
 - ◆ Merchant card processors
 - ◆ Credit card providers

Federal law allows us to disclose the information listed above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. You do not have a right to opt out of the disclosure of this information.



Sheboygan
604 North 8th Street
Ph.: (920) 459-4444

Sheboygan - West
655 South Taylor Drive
Ph.: (920) 459-5600

Sheboygan - South
3220 South Business Drive
Ph.: (920) 208-1111

Sheboygan - North
4210 Highway 42 North
Ph.: (920) 457-5555

Plymouth
2511 Eastern Avenue
Ph.: (920) 893-4444

Elkhart Lake
274 Osthoff Avenue
Ph.: (920) 876-3600

Chilton
1265 East Chestnut Street
Ph.: (920) 849-8888

Greenfield
4131 West Loomis Road
Ph.: (414) 281-5535

Glendale
5380 N. Port Washington Road
Ph.: (414) 967-9880

Appleton
333 S. Nicolet Rd.
Ph.: (920) 731-4440

Sheboygan Falls
1160 Fond Du Lac Avenue
Ph.: (920) 467-9596

Member FDIC