



FACTS WHAT DOES BLACKHAWK BANK & TRUST 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 income
- Account balances and transaction or payment history
- Credit history and credit score

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 Blackhawk Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Blackhawk Bank & Trust 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	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call (309) 787-4451 or go to www.ChoosetheChief.com

Who we are

Who is providing this notice?

Blackhawk Bank & Trust
301 4th street West, Milan, IL 61264

What we do

How does Blackhawk Bank & Trust 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. Blackhawk Bank & Trust has procedures in place that limit employee access to personally identifiable information to those employees with a business reason to know such information about you.

How does Blackhawk Bank & Trust collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Pay your bills or use your debit or credit card
- Make deposits or withdrawals from your account

We may 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 rights to limit sharing.

Definitions

Affiliates

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

- *Blackhawk Bank & Trust does not share with affiliates so they can market to you.*

Nonaffiliates

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

- *Blackhawk Bank & Trust 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.

- *Blackhawk Bank & Trust has a joint marketing partner in our investment and insurance services provider.*

Other important information

Sometimes it is necessary to provide personal identifiable information about you to a party outside our affiliated banks and companies, such as to a vendor or service company that we hire to prepare your account statement or to provide support or services for one or more of our products. These vendors and service companies agree to safeguard our confidential information about you and your products and services with us and must abide by applicable law.

