



TRUST IS EARNED.™

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## FACTS

### WHAT DOES MCHENRY SAVINGS BANK 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 payment history
- credit history and credit scores

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 McHenry Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does McHenry Savings Bank 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	YES
<b>For joint marketing with other financial companies</b>	YES	YES
<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	NO	We Don't Share
<b>For our affiliates to market to you</b>	YES	YES
<b>For non-affiliates to market to you</b>	NO	We Don't Share

#### To limit our sharing

Call (815) 385-3000 to talk to a Personal Banker

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 can continue to share your information as described in this notice. However, you can contact us at any time to limit sharing.

#### Questions?

- Call (815) 385-3000 to talk to a Personal Banker,
- Talk to a Personal Banker at any McHenry Savings branch, or
- go to [www.mchenrysavings.com](http://www.mchenrysavings.com)

## Who we are

**Who is providing this notice?**

McHenry Savings Bank

## What we do

**How does McHenry Savings Bank 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 McHenry Savings Bank collect my personal information?**

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or use your debit card
- seek advice about your investments

We also collect your personal information from others, such as a 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.

- Our affiliates include MSB Wealth Management, Inc.

**Non-affiliates**

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

- McHenry Savings Bank does not share with non-affiliates.

**Joint marketing**

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

- Joint marketing partners such as investments, insurance and credit card companies.