

FACTS**WHAT DOES ALLIANCE COMMUNITY 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and account transactions • credit history and credit scores • employment information and payment history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 ALLIANCE COMMUNITY BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ALLIANCE COMMUNITY BANK 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 and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 217-632-3241 or go to www.bankacb.com
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What we do

<p>How does ALLIANCE COMMUNITY BANK protect my personal information?</p>	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<p>How does ALLIANCE COMMUNITY BANK collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● apply for financing or apply for a loan ● give us your contact information or open an account ● make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Our affiliates include companies with a Alliance Community Bank name; and nonfinancial companies, such as title companies.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>ALLIANCE COMMUNITY BANK does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Our joint marketing partners include but are not limited to Midwestern Securities Trading Company.</i>

Other important information

For Illinois Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

Privacy Notice Model Form Violations Checklist

The selections you have made in this Privacy Policy have produced a Model Privacy Notice that deviates from the safe harbor Model Form and Instructions in the following ways:

- _____ You should ensure that selections you have made and text you have entered in the various prompts and fields are consistent with Field and Window Helps, the Model Form and Instructions, and your institution's privacy policies.
- _____ Text is entered in "Additional Information Pertaining to Safeguard Practices:" on the **What We Do** window. The Model Form and Instructions indicate that this text may not exceed 30 words. You should confirm that no more than 30 words have been entered.
- _____ One or more selections regarding affiliate information sharing on the **Reasons We Can Share** window indicate that your institution shares information with affiliates. Please consult the Instructions to the Model Privacy Form and your legal counsel about whether this affiliate information sharing requires you to select the "Share with Affiliates" check box on the **Definitions** window.