

# **MIDWEST INDEPENDENT BANCSHARES, INC. AND ITS SUBSIDIARIES**

## **PRIVACY POLICY**

### **INFORMATION WE COLLECT**

We may collect "nonpublic personal information" about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency or any third party that would include any credit bureau

"Non public personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. Examples of nonpublic personal information includes information regarding your account balance, credit card use and payment history.

### **INFORMATION WE DISCLOSE**

We do not disclose nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We will not use or share (internally or externally) personally identifiable medical information for any purpose other than underwriting or administration of a customer's account.

We are permitted under law to disclose nonpublic personal information about you to nonaffiliated third parties in certain circumstances. We do not sell or share customer information to unrelated third parties for the third parties to use for their own purposes.

We do share information with companies that work for us. These companies are acting on our behalf when they provide these services and are obligated by contract to maintain the information they receive in a confidential manner. They are never authorized to use the information for any other purposes.

For example, we may provide information:

- As necessary to effect, administer or enforce a transaction requested or authorized by the customer, or in connection with servicing or processing a financial product or service requested or authorized by the customer
- For required information risk control or for resolving customer disputes or inquiries
- To consumer reporting agencies as permitted under the Fair Credit Reporting Act, or from a consumer report reported by a consumer reporting agency

- To comply with federal, state, or local laws, and other applicable legal requirements
- To comply with a properly authorized civil, criminal, or regulatory investigation, or subpoena or summons by federal, state or local authorities.

Midwest Independent Bancshares, Inc. and its subsidiaries does not sell customer information. We share information, as described above, only when required by the government or when necessary to better service or manage your account with us.

We will attempt to keep customer files complete, up-to-date, and accurate. We will tell our customers how and where to conveniently access their account information (except when we're prohibited to do so by law), and how to notify us about errors, which we will promptly correct. If you close your account(s) or become an inactive customer, we will continue to follow this privacy policy.

## **OUR SECURITY PROCEDURES**

We restrict access to your nonpublic personal information to those of our employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information. We also request that companies that we do business with abide by our privacy policy to maintain confidentiality of customer information.