

**FACTS****WHAT DOES SAUK VALLEY BANK DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.	
<b>What?</b>	<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"> <li>• Social Security number</li> <li>• Income</li> <li>• Account balances</li> <li>• Transaction history</li> <li>• Overdraft history</li> <li>• Checking account information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	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 Sauk Valley Bank chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does Sauk Valley Bank share?</b>
	<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
	<b>For our marketing purposes -</b> to offer our products and services to you	No
	<b>For joint marketing with other financial companies</b>	Yes
	<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No
	<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No
	<b>For non-affiliates to market to you</b>	No
<b>Can you limit this sharing?</b>		No
<b>Can you limit this sharing?</b>		We don't share
<b>Can you limit this sharing?</b>		No
<b>Can you limit this sharing?</b>		We don't share
<b>Can you limit this sharing?</b>		We don't share
<b>Can you limit this sharing?</b>		We don't share
<b>Questions?</b>	Call toll-free 1-866-626-5996 or go to <a href="http://www.saukvalleybank.com">www.saukvalleybank.com</a>	

Who We Are	
Who is providing this notice?	Sauk Valley Bank means Sauk Valley Bank & Trust Company.
What We Do	
How does Sauk Valley 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. 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.
How does Sauk Valley Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Use your credit or debit card</li> <li>• Make deposits or withdrawals from your account</li> <li>• Make a wire transfer</li> </ul> We 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 <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Sauk Valley Bank does not share with our affiliates.</i></li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Sauk Valley Bank does not share with non-affiliates so they can market to you.</i></li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include but are not limited to Midwestern Securities Trading Company.</i></li> </ul>
Other Important Information	
<p><b>For Illinois Customers.</b> We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>State Privacy Laws</b> – We will comply with state privacy laws to the extent they apply.</p>	