

## FACTS



WHAT DOES

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

Reasons we can share your personal information	Does Blackhawk 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	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 Toll Free 866-771-8924 or go to [www.blackhawkbank.com](http://www.blackhawkbank.com)

## What we do

How does Blackhawk 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, secured files and buildings, and procedural safeguards. We also require our employees to abide by a strict code of conduct policy that is reviewed and acknowledged annually.
How does Blackhawk Bank collect my personal information?	<p>We collect only the information necessary to deliver products and services you request. We collect only the information necessary to serve your financial needs, to protect against fraud, and to meet legal and regulatory requirements. We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>■ Open an account</li> <li>■ Make deposits or withdrawals from your account</li> <li>■ Use your credit or debit card</li> <li>■ Pay your bills</li> <li>■ Apply for a loan</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<i>Affiliates</i>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Blackhawk Bank does not share with our affiliates.</i></li> </ul>
<i>Nonaffiliates</i>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Blackhawk Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<i>Joint Marketing</i>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Blackhawk Bank doesn't jointly market.</i></li> </ul>