



INVESTORS

COMMUNITY BANK

Customer Privacy Policy Notice

Rev. December 2013

This Customer Privacy Policy Notice is for consumer customers who directly or indirectly obtain or have obtained a financial product or service for personal, family or household purpose at or through Investors Community Bank (“Consumer Customers”). References throughout this document to “you” and “your” refer to Consumer Customers.

FACTS	What does Investors 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include; <ul style="list-style-type: none"> ▪ Social Security Number and income ▪ Account balances and transaction history ▪ Credit history and overdraft history
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 reason Investors Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Investors 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	No	We don’t share
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 our nonaffiliates to market to you	No	We don’t share



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Questions?	Call our Manitowoc Office at 920-686-9998, Stevens Point Office at 715-254-3400, or call toll free 888-686-9998 or go to www.investorscommunitybank.com
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What we do	
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How does Investors Community 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 Investors Community Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or apply for a loan ▪ Make deposits or withdrawal from your account ▪ Give us your income information or provide employment information <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 only limit</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.</p>

Definitions	
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Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Investors Community Bank does not share with our affiliates; County Bancorp, ICB Investment Corp., Investors Insurance Services LLC, ABS1, LLC, ABS 1565, LLC, or ABS 1680, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Investors Community Bank does not share with our nonaffiliates so they can market to you</i>
Joint Marketing	<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>Investors Community Bank doesn't jointly market</i>