

# FACTS

## WHAT DOES **New Buffalo Savings Bank** DO WITH YOUR PERSONAL INFORMATION?

Rev. 11/2016

### 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**
- **transaction history** and **credit 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 reasons New Buffalo Savings Bank choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does New Buffalo share?	Can you limit this sharing?
<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	No
<b>For our marketing purposes</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	No	We don't share
<b>For our nonaffiliates to market to you</b>	Yes	Yes

### To limit our sharing

- Call **866-364-4147** -- our menu will prompt you through your choice(s)
- Visit us online: [www.newbuffalosavings.com](http://www.newbuffalosavings.com)
- Mail the form below

**Please note:**

If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

Call **866-364-4147** or go to [www.newbuffalosavings.com](http://www.newbuffalosavings.com)



### Mail-In Form

<p><b>Please note: If you have previously informed us of your preference, you do not have to do so again.</b></p>	<p>Mark any/all you want to limit::</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>
	<p>Name</p> <hr/>
	<p>Address</p> <hr/>
	<p>City, State, Zip</p> <hr/>
	<p>Account #:</p> <hr/>
<p><b>Mail To:</b></p>	<p>New Buffalo Savings Bank 45 N. Whittaker Street New Buffalo, MI 49117</p>

Who we are	
Who is providing this notice?	<b>New Buffalo Savings Bank</b>
What we do	
How does <b>New Buffalo Savings Bank</b> 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 <b>New Buffalo Savings Bank</b> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ <b>open an account</b> or <b>deposit money</b></li> <li>▪ <b>pay your bills</b> or <b>apply for a loan</b></li> <li>▪ <b>use your debit card</b></li> </ul> <p><b>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</b></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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <b><i>New Buffalo Savings Bank has no affiliates.</i></b></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Non-affiliates we share with can include insurance, securities and investment providers.</i></b></li> </ul>
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"> <li>▪ <b><i>Our joint marketing partners include, but is not limited to insurance, securities, and investment providers.</i></b></li> </ul>
Other important information	

