

FACTS	WHAT DOES ADRIAN BANK DO WITH YOUR PERSONAL INFORMATION?
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<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.
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<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> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">◆ Social Security number</td> <td style="width: 50%;">◆ Transaction history</td> </tr> <tr> <td>◆ Account balances</td> <td>◆ Credit history</td> </tr> <tr> <td>◆ Payment history</td> <td>◆ Account transactions</td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	◆ Social Security number	◆ Transaction history	◆ Account balances	◆ Credit history	◆ Payment history	◆ Account transactions
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◆ Account balances	◆ Credit history						
◆ Payment history	◆ Account transactions						

<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 Adrian Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Adrian Bank 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	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<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 nonaffiliates to market to you</b>	No	We don't share

<b>Questions</b>	Call toll-free 1-800-982-1334 or go to <a href="http://www.adrianbank.com">www.adrianbank.com</a>
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What We Do							
<b>How does Adrian Bank protect my personal information?</b>	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 building.						
<b>How does Adrian Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">◆ Open an account</td> <td style="width: 50%;">◆ Pay us by check</td> </tr> <tr> <td>◆ Deposit money</td> <td>◆ Make a wire transfer</td> </tr> <tr> <td>◆ Apply for a loan</td> <td></td> </tr> </table> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>	◆ Open an account	◆ Pay us by check	◆ Deposit money	◆ Make a wire transfer	◆ Apply for a loan	
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◆ Deposit money	◆ Make a wire transfer						
◆ Apply for a loan							
<b>Why can't I limit all sharing?</b>	<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	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. ◆ <i>Adrian Bank has no affiliates.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. ◆ <i>Adrian Bank does not share with nonaffiliates so they can market to you.</i>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ◆ <i>Adrian Bank doesn't jointly market.</i>