# FACTS

## WHAT DOES MILLENNIUM 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:

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

| Reasons we can share your personal information | Does Millennium 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 nonaffiliates to market to you** | **NO** | **WE DON'T SHARE** |

**Questions?** Call 847-296-9500 or go to www.milbnk.com

| Who we are | |
|---|---|
| **Who is providing this notice?** | Millennium Bank |

| What we do | |
|---|---|
| **How does Millennium 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 Millennium Bank collect my personal information?** | We collect your personal information, for example, when you<br>■ Open an account or deposit money<br>■ Pay your bills or apply for a loan<br>■ Use your debit card<br>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<br>■ sharing for affiliates' everyday business purposes—information about your creditworthiness<br>■ affiliates from using your information to market to you<br>■ sharing for nonaffiliates to market to you<br>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 nonfinancial companies.<br>■ *Millennium Bank is an affiliate of Millennium Bancorp, Inc.*<br>■ *Millennium Bank does not share with our affiliates.* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>■ *Millennium Bank does not share with non-affiliates so that they can market to you* |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>■ *Millennium Bank does not jointly market* |

## Other important information

Illinois law requires that you opt-in to information sharing. Therefore, before we would share your information with a third party, except where permitted by law, we will obtain your permission.

**LOCATION SERVICES**

- Location Information. If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, we will collect location data when you use the Services even when the app is closed or not in use; for example, to provide our fraud detection services. If you do not want us to collect t his information, you may decline the collection of your location when prompted or adjust the location services settings on your device.

**LINKS TO OTHER SITES**

- The App may contain links to third party websites. When you click on a link to any other website or location, you will leave the App and go to another site and another entity may collect personal and/or anonymous information from you. The App's provision of a link to any other website or location is for your convenience and does not signify our endorsement of such other website or location or its contents. We have no control over, do not review, and cannot be responsible for, these outside websites or their content. Please be aware that the terms of this Privacy Policy do not apply to these outside websites. We encourage you to read the privacy policy of every website you visit.

**YOUR CHOICES REGARDING YOUR INFORMATION**

- You have several choices regarding use of information on the Services.
- (a) How We Respond to Do Not Track Signals. Some web browsers transmit "do not track" signals to the websites and other online services with which your web browser communicates. There is currently no standard that governs what, if anything, websites should do when they receive these signals. We currently do not take action in response to these signals. If and when a standard is established, we may revise its policy on responding to these signals.
- (b) Access, Update, or Correct Your Information. You can access, update, or correct your information by changing preferences in your account. For additional requests, please contact us.
- (c) Opting Out of Email or SMS Communications. If you have signed up to receive our email marketing communications, you can unsubscribe any time by clicking the "unsubscribe" link included at the bottom of the email or other electronic communication. Alternatively, you can opt out of receiving marketing communications by contacting us at the contact information under "Contact Us" below. If you provide your phone number through the Services, we may send you notifications by SMS, such as providing a fraud alert. You may opt out of SMS communications by unlinking your mobile phone number through the Services.
- (d) Opting Out of Location Tracking. If you initially consented to the collection of geo-location information through the Services, you can subsequently stop the collection of this information at any time by changing the preferences on your mobile device. Please note, however, that if you withdraw consent to our collection of location information, you may no longer be able to use some features of the App.