

FACTS

WHAT DOES NORTHWEST BANK OF ROCKFORD 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 Account Transactions
- 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 Northwest Bank of Rockford chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Northwest Bank of Rockford 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 | YES | NO |
| For our affiliates' everyday business purposes— information about your transactions and experiences | YES | NO |
| For our affiliates' everyday business purposes— information about your creditworthiness | NO | We don't share |
| For our affiliates to market to you | NO | We don't share |
| For nonaffiliates to market to you | NO | We don't share |

Questions?

Call 1-815-987-4550 or go to <https://www.nwbrockford.com>

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Who we are

Who is providing this notice?

Northwest Bank of Rockford

What we do

How does Northwest Bank of Rockford 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

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| | and buildings. |
| How does Northwest Bank of Rockford 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 pay your bills ■ Apply for a loan or use your credit or debit card ■ Provide account 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 limit only</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. [See below for more on your rights under state law.]</p> |

Definitions

| | |
|------------------------|--|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Our affiliates include financial companies, such as Foresight Financial Group, Inc. and all its subsidiaries. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Northwest Bank of Rockford does not share with nonaffiliates so they can market to you. |
| 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"> ■ Our joint marketing partner(s) include financial investment companies. |

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.