



Notice of Your Financial Privacy Rights

We, our, and us, when used in this notice means Mutual Bank. This is our privacy notice for our customers. When we use the words “you” and “your” we mean the following types of customers: Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a (an);

- Deposit Account • Loan Account
- Credit Card Account • Safe Deposit Box

Individual Retirement Account where we act as

- Custodian or Trustee • Former Customers

We will tell you the sources of the non-public personal information we collect about you. We will tell you what measures we take to secure that information. We first define some terms. Non-public personal information means information about you that we collect in connection with providing a financial product or service to you. Non-public personal information does not include information that is available from public sources, such as telephone directories or government records.

Hereafter, we will use the term “information” to mean Nonpublic personal information as defined in this section. An affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A nonaffiliated third party is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “other party.”

The Information We Collect We collect information about you from the following sources:

Information you give us on applications or other forms
Information about your transactions with us
Information about your transactions with other parties
Information from a consumer reporting agency
Information as a result of verifying customer information

Information We Disclose About You We do not disclose any non-public personal information about our customers to nonaffiliated third parties except as set forth in the policy and as permitted by law. For example, we share information necessary to service your account, protect against fraud, or when we contract with third-party agents or service providers to provide products or services on our behalf.

Maintenance of Accurate Information

We continually strive to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete

information about you, please notify us. We will investigate your concerns and correct any inaccuracies.

The Confidentiality, Security and Integrity of Your Information We allow access to non-public personal information about you only to those employees who need to know that information in order to provide products or services to you. Our employees are trained to respect customer privacy and to access customer information only when they have a business reason to know the information. In addition, we maintain physical, electronic and procedural safeguards that comply with Federal regulations to protect your non-public information.

Information about Former Customers

We share and protect information about former customers the same way we share and protect information about current customers as described above.

www.mutualbanking.com

If you do not want us to share you have the right to Opt-out from Affiliate information sharing for marketing purposes with our affiliates, complete this form and mail it to us at Customer Service Department, 298 W. North Avenue, Villa Park, IL 60181. This request will remain in effect unless revoked by you in writing.

For joint accounts, a request by one owner will apply to all owners. If account owners live at different addresses, please ensure that the addresses of all accountholders are listed on this form.

Name:

Address:

City: State:

Zip:

Social Security Number:

Other joint account holder address (if different)

Address:

City: State:

Zip:

Social Security Number:

Please do not share information about me with the Bank’s affiliates that does not relate solely to the Bank’s experiences or transactions with me unless otherwise permitted by law

Privacy Disclosure

As a Mutual Bank customer, we value your trust and confidence in our service to you. One way we have earned your trust is by protecting the confidentiality of your personal financial information. Enclosed for your information is our privacy disclosure detailing Mutual Bank’s privacy policy and practices. Please keep this for your future reference. Confidentiality of our customer’s personal financial information has always been one of our primary concerns. Mutual Bank will continue its commitment to protecting the personal financial information that you have entrusted to us. You may receive multiple copies reflecting the variety of ways we serve you. If you have any questions or concerns, please contact your local Mutual bank representative. As always, it’s our pleasure to serve you.

-Operations Department

Children’s Online Privacy Protection Act (COPPA)

Prospective depositors and/or borrowers must be of legal age to apply for a loan or deposit account with us. We do not knowingly solicit data from children, we do not knowingly market to children and we do not share such information with third parties. We recognize that protecting children’s identities and privacy online is important and that the responsibility to do so rests with both the online industry and with parents.