



FACTS

WHAT DOES AMERICAN COMMUNITY BANK & TRUST 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 **Credit history**
- **Account balances** and **Transaction history**
- **Payment history** and **Income**

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 American Community Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Community Bank & Trust 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	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

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 815.338.2300

Mail-in Form

If you have a joint account, your choice will apply to everyone.

Name
Address
City, State, Zip

Mark if you want to limit:

☐ Do not allow your affiliates to use my personal information to market to me.

Mail to: American Community Bank & Trust / Attn: Compliance Team,
P.O. Box 1720, Woodstock, IL 60098

WHO WE ARE

Who is providing this notice?	American Community Bank & Trust
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WHAT WE DO

How does American Community Bank & Trust 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 American Community Bank & Trust 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 Deposit money • Use your debit card or Apply for a loan • Make deposits or withdrawals from your account <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.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account.

DEFINITIONS

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with an American Community name, such as American Community Wealth Management, LLC and American Community Financial, Inc.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • American Community Bank & Trust 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 partners may include financial and non-financial service providers.

