

<b>FACTS</b>	<b>WHAT DOES STC CAPITAL BANK DO WITH YOUR PERSONAL INFORMATION?</b>
--------------	--

<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.
-------------	--

<b>What?</b>	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and checking account information</li> <li>▪ Account transactions and account balances</li> <li>▪ Transaction history and payment history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
--------------	---

<b>How?</b>	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons STC Capital Bank chooses to share; and whether you can limit this sharing.
-------------	---

Reasons we can share your personal information	Does STC Capital 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	Yes	No
<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 you</b>	No	We Don’t Share

<b>Questions?</b>	Call 630.377.1555 or go to 460 South 1 <sup>st</sup> Street, St. Charles, IL 60174
-------------------	--

What we do	
<b>How does STC Capital Bank protect my personal information?</b>	<p>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.</p> <p>We restrict access to personal information about you to those employees who need to know to provide products or services to you.</p>
<b>How does STC Capital Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or provide your account information</li> <li>▪ Apply for a loan or show us your government-issued ID</li> <li>▪ Make deposits or withdrawals from your account.</li> </ul> <p>We also collect personal information from others such as credit bureaus or other companies.</p>
<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 form using your information to market to you</li> <li>▪ sharing from 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>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>We do not share with affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>We do not share with nonaffiliates.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>We do not joint market.</i></li> </ul>
Other important information	
<p>We will notify you in advance of any changes to the above practices.</p>	