



# Southern Michigan Bank & Trust Privacy Policy

(800) 379-7628 - [www.smb-t.com](http://www.smb-t.com)

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## *Southern Michigan Bank & Trust Privacy Policy*

Southern Michigan Bank & Trust and its affiliates, base each customer relationship, many of which span generations, on trust. We understand the importance you place on the privacy and security of information that personally identifies you and your account information. We believe the confidentiality and protection of customer information is one of our fundamental responsibilities. At the same time, we want to offer you the array of financial products and services you need to accomplish your financial goals. We believe we can do both through the privacy policy outlined here.

If you end your customer relationship with us or become an inactive customer, we will maintain the confidentiality of this nonpublic personal information to the same extent that we do for continuing customers.

### **Collecting and Using Confidential Information to Serve Your Needs**

We gather Confidential Information from a variety of sources and use such information in order to: (i) administer our relationships with you; (ii) provide you with efficient customer service; and (iii) help us identify and determine your eligibility for other financial products and services that may be of value to you. We may collect the following Confidential Information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income;
- Information about your transactions with us, our Affiliates, or others, such as your account balance and payment history; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Our third party relationships are bound by a written agreement that requires such third party and its affiliates to maintain confidentiality of such information and to refrain from using the information provided for any purpose other than in furtherance of the agreement we have entered into with such third party, or as may otherwise be required by law or authorized by you.

### **Safeguarding Your Confidential Information**

We use established security standards and procedures to help protect Confidential Information from unauthorized access and improper use or disclosure. We maintain information in secure environments using physical, electronic and procedural safeguards that comply with federal standards to protect against unauthorized access. We restrict access to Confidential Information to those employees who need to know such information to administer your accounts and to provide products and services to meet your needs. Employees are educated on the importance of maintaining the confidentiality of customer information and on our privacy commitment to you, training programs, and its information services and ethics policies.

### **Maintaining Accurate Information**

We continually strive to maintain complete and accurate information on you and your accounts. If you ever determine that your account information is incomplete, inaccurate or not current, please call or write to us at the telephone number or address listed on your account statement. We will investigate your concerns and correct any inaccuracies as quickly as possible.

### **Limiting and Controlling the Sharing of Confidential Information**

We primarily share Confidential Information about you so that we may provide you with financial products and services that you want and expect. In order to protect your privacy, we carefully control our sharing of such information. We will not disclose any Confidential Information to anyone, except as outlined below or as permitted or required by law.

### **Information We Share With Our Affiliates**

Unless you tell us not to, we may share any of the personal information that we collect about you with our Affiliates. The Fair Credit Reporting Act gives you the opportunity to limit the sharing of “non experience information” with our affiliates. “Non experience information” includes information that is used, expected to be used, or collected for the purpose of establishing your eligibility for consumer credit, insurance or deposit accounts, and is not related solely to your transactions or other experiences with us, and includes:

- Information we obtain from your application, such as your income, or your marital status;
- Information we obtain from a consumer report, such as your credit score or credit history;
- Information we obtain to verify representation made by you, such as your open lines of credit, outstanding balances on other loans, or income verifications; and
- Information we obtain from a person regarding its employment, credit, or other relationship with you, such as your employment history; and
- Information related to your transactions or other experiences with us;

Affiliates within Southern Michigan Bank & Trust that may receive this information include financial service providers such as banks, securities broker-dealers and mortgage bankers.

### **How to Tell Us Not To Share This Information with Our Affiliates**

If you prefer that we not share this information with our affiliates you may opt out of this sharing, that is, you may direct us not to share this information by contacting your local branch office or calling 1-800-379-7628 toll-free. Also, you may e-mail us at [opt-out@smb-t.com](mailto:opt-out@smb-t.com) . Your identification, transaction and experience information with us may continue to be shared among our affiliates as allowed by applicable law.

**You do not need to contact us unless you want to make one of the privacy choices listed above. If you are a current customer, you do not need to contact us unless you want to change a choice you previously indicated to us.**

### **Joint Accounts**

If you are a joint account customer who asks us not to share customer information with our affiliates, we will treat your request as applying only to you, unless you tell us otherwise. You are permitted to make this choice on behalf of other joint account customers if the other customers are properly identified. Also, one or more joint account customers may make this choice on behalf of other joint account customers; it will apply to all accounts of those other customers.