



BURR RIDGE BANK
AND TRUST

PRIVACY POLICY

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Your privacy and the confidentiality of information you provide are important to Burr Ridge Bank and Trust ("the Bank"). The reputation for integrity, security and honesty is vital to our success. It is our commitment to keep your financial and personal information private, in accordance with federal privacy regulations.

The Bank does not share nonpublic personal information about our customers to anyone except as specifically permitted by law and explained in this statement.

SHARING INFORMATION WITH OUR AFFILIATES

In order to provide our clients with superior services and products, we occasionally share information with our affiliated companies as permitted by law. The Fair Credit Reporting Act permits us to share with each other certain information pertaining to:

- *Identification information about you;
- *Information about your transactions with the Bank;

However, the Bank and our affiliates do not share information that bears upon your creditworthiness, personal characteristics or mode of living (other than relating to transactions or experience with the bank or affiliate). Since we do not share this type of information with each other, no action on your part is necessary.

OUR AFFILIATES

- First Community Financial Partners
- First Community Bank of Joliet
- First Community Bank of Plainfield
- First Community Bank of Homer Glen and Lockport

We also have the right to share with any new affiliate that may join our family of companies.

INFORMATION WE COLLECT

In establishing and maintaining a banking relationship with you, The Bank collects nonpublic personal information. We may collect this information about you from the following sources:

- Information we receive from you on applications or other forms such as: your name, marital status, social security number, address, telephone numbers, assets and income.
- Information about your transactions with us or our affiliates.
- Information we receive from others, gathered with your permission; and
- Information we receive from consumer reporting agencies such as credit worthiness and credit history.

Information about individual customers is collected, retained, stored and used only where the Bank reasonably believes it to be necessary and useful to operate the Bank's business and to provide products, services, and other opportunities to its customers.

CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

It is the Bank's practice to maintain appropriate security standards and procedures to protect against unauthorized access to customer information. We will not call or email you to request this information about your account number and/or pin number(s).

Member FDIC

We restrict access to nonpublic personal information about you to those employees who have a business purpose in knowing such information and our employees are trained and understand and adhere to the basic principles of confidentiality.

We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

SHARING OF INFORMATION

The Bank recognizes the importance of respecting your privacy and we want to assure you that any nonpublic personal information gathered will be used solely for our business needs. We do not disclose any nonpublic personal information learned about you except as permitted by law.

In order to conduct our business and to offer you greater convenience and the widest range of products and services, we are permitted to share such information under the following circumstances:

- *With credit bureaus and similar organizations;
- *When legally required or permitted. For example, we may disclose non-public personal information about you in response to a valid subpoena, summons, garnishment or court order, in connection with a fraud investigation, to comply with applicable regulatory requirements and to governmental entities such as providing your income statement to the Internal Revenue Service. If we receive a subpoena or similar legal proceeding requiring the release of any information about you, we will attempt to notify you, unless we believe we are legally prohibited from doing so.
- *With companies that perform services for us, such as printing checks that you order, data processing and statement processing companies. These business partners perform services on our behalf and are obligated to keep the information about you that we provide to them confidential.
- *With companies that perform marketing services on our behalf. These companies are obligated to comply with privacy laws and to keep the information about you that we provide to them confidential.
- *With companies affiliated with the Bank.

Because we already limit the sharing of your nonpublic personal information as outlined above and permitted by law, no action on your part is necessary to limit the sharing of your information.

NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

If you decide to close your account(s) or become an inactive customer, we will follow the privacy policies and practices as described in this notice.

ACCURACY OF PERSONAL INFORMATION

If for any reason you have a question about this privacy notice or you have concerns about the personal or account information maintained by the Bank about you, please contact us by:

- *Visiting a Banker at our address noted below;
- *Calling us at 630 366-2000;
- *Writing us at:

Burr Ridge Bank and Trust
7020 County Line Road
Burr Ridge, Illinois 60527
Attn: Client Service Department

ADDITIONAL INFORMATION

Disclosure of this policy of customer privacy will be provided to the customer at the time a new account is opened, and provided annually to all current customers. To view the most recent updated version of our privacy notice, please visit our website at www.brbbank.com/privacy.htm.

Equal Housing Lender