

FACTS**WHAT DOES BLACK RIVER COUNTRY BANK 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 Account Balances
- Income and Credit History
- Assets and Employment Information

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Black River Country Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Black River Country Bank 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 715-284-9448 or go to www.brcbank.com

Who we are

Who is providing this notice?

Black River Country Bank
221 Main Street
Black River Falls, WI 54615

What we do

How does Black River Country Bank 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. We restrict access to your information to employees who need to know that information to provide products or services to you.

How does Black River Country Bank collect my personal information?

We collect your personal information, for example, when you

- Open an Account or Give Us Your Income Information
- Apply for a Loan or Provide Employment Information
- Show Your Driver's License

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Black River Country Bank has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Black River Country Bank does not share with nonaffiliates so they can market to you.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Black River Country Bank does not participate in joint marketing.*

Other important information

Mobile Opt in, SMS Consent, and phone numbers collected for SMS marketing and communication purposes will not be shared with any third party or affiliates for marketing purposes.

If you consent to receive SMS from Black River Country Bank, you agree to receive marketing and communications from us. Reply STOP to opt-out; Reply HELP for support; Message & data rates may apply; Messaging frequency may vary. Visit www.brcbank.com to see our privacy policy and terms and conditions.