

FACTS

WHAT DOES EASTERN MICHIGAN BANK DO WITH YOUR PERSONAL INFORMATION?

Rev. November 2012

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 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 -Payment history and transaction or loss history -Credit history and account transactions When you are <i>no longer</i> 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 Eastern Michigan Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Eastern Michigan 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	Yes	No
For joint marketing with other financial companies	Yes	No
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

What we do

How does Eastern Michigan 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 continuously educate our employees so they understand the importance of confidentiality and customer privacy. Our employees understand that disciplinary measures are enforced in order to uphold our integrity.
How does Eastern Michigan Bank collect my personal information?	We collect your personal information, for example, when you -Open an account or apply for a loan -Use your credit or debit card or show your driver's license -Give us your contact information 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. <i>-Eastern Michigan Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <i>-Eastern Michigan Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>-Our joint marketing partners may include credit card, insurance and check printing companies.</i>

Questions?	Call 800-397-2504 or go to www.easternmichiganbank.com
-------------------	---