

# FACTS

## WHAT DOES STURGIS BANK & TRUST COMPANY &

## OAK MORTGAGE, LLC DO WITH YOUR PERSONAL INFORMATION?

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### 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 income
- ▼ account balances and payment history
- ▼ credit history and credit scores

### 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 Sturgis Bank & Trust Company & Oak Mortgage, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sturgis Bank & Trust Company & Oak Mortgage, LLC 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>	Yes	No
<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 our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

### To limit our sharing

- Call (269) 651-9345 or toll free at (888) 255-7372 or
- Visit [www.sturgis.bank/opt-out](http://www.sturgis.bank/opt-out)
- Visit a branch location near you

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

Call 269-651-9345 or go to [www.sturgis.bank](http://www.sturgis.bank)

What we do	
<b>How does Sturgis Bank &amp; Trust Company &amp; Oak Mortgage, LLC protect my personal information?</b>	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.
<b>How does Sturgis Bank &amp; Trust Company &amp; Oak Mortgage, LLC collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>v open an account or deposit money</li> <li>v pay your bills or apply for a loan</li> <li>v use your credit or debit card</li> </ul> <p>We also collect your 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>v sharing for affiliates' everyday business purposes information about your credit worthiness</li> <li>v affiliates from using your information to market to you</li> <li>v sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Our affiliates include financial companies: Sturgis Bancorp, Inc; Oakleaf Financial Services, Inc; First Michiana Development Corporation of Sturgis; A.W. Ayres Agency Inc; Ayres-Oak Insurance Services; Oak Insurance Services LLC; and Oak Title Services LLC</i></p>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Sturgis Bank &amp; Trust Company &amp; Oak Mortgage, LLC do not share with nonaffiliates so they can market to you.</i></p>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Joint marketing partners of Sturgis Bank &amp; Trust Company &amp; Oak Mortgage, LLC include other financial service companies, e.g. financial advisors, insurance agencies and credit card companies.</i></p>

