

Account Fee changes

On August 1st, 2018, the following fees are increasing: Stop Payment Charge from \$12 to \$25; Safe deposit box drill fee from \$100 to \$125. Also, the number of days the Cont OD Charge (Continuous Overdraft Charge) is assessed will change from “Every 7th Day” to “Every 5th Business Day”.

Privacy Notice

Rev. 11/2011

FACTS		WHAT DOES EXCHANGE 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and account balances • transaction history and payment history • income and credit history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
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 Exchange Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Exchange 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		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 our affiliates to market to you		No	We don't share
For nonaffiliates to market to you		No	We don't share
Questions?	Call 308-468-5741 or go to www.eb-us.com		

What we do	
How does Exchange 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 account information to those employees who need to know that information to provide products or services to you.
How does Exchange Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● open an account or deposit money ● pay your bills or apply for a loan ● use your credit or debit card We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ● 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. <ul style="list-style-type: none"> ● <i>Exchange Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ● <i>Exchange 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. <ul style="list-style-type: none"> ● <i>Exchange Bank doesn't jointly market.</i>
Other important information	

Notice to Interest-Bearing Checking Account Customers

On August 1st, the Bank will establish a master account and two subaccounts. All information that is made available to you about your account will be at the master account level. The subaccounts will be comprised of a savings account and a transaction account. Both subaccounts will earn the same rate of interest. At the beginning of each statement period, the Bank will allocate funds between the two subaccounts. Checks received by the Bank that are drawn against your master account will be presented for payment against the transaction subaccount. Funds will be transferred from the savings subaccount to cover checks presented against the transaction subaccount as may be needed. On the sixth transfer from the savings subaccount during a given statement period all of the funds on deposit in the savings subaccount will be transferred to the transaction subaccount. **This will not affect the use of your checking account, nor the terms and condition for service charges, balance requirements, or interest.**