

FACTS

WHAT DOES BLUFF VIEW 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: <ul style="list-style-type: none"> ■ Social Security number and Transaction History ■ Account Balances and Credit History ■ Payment History and Overdraft History
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 Bluff View Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bluff View 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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information _____ days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 608-582-2233 or go to www.bluffviewbank.com
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Who we are

Who is providing this notice?	Bluff View Bank
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What we do

How does Bluff View 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.
How does Bluff View Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an Account or Apply for Financing ■ Pay Your Bills or Use Your Credit or Debit Card ■ Make Deposits or Withdrawals from Your Account 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 <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.
What happens when I limit sharing for an account I hold jointly with someone else?	

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Bluff View 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>Bluff View 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>Our joint marketing partner includes Kasasa, a Financial and Insurance Company.</i>

Other important information

SMS consent and phone numbers are not shared with any third parties/affiliates for marketing purposes.

If you consent to receive SMS from Bluff View Bank, you agree to receive SMS texts regarding your Bluff View Bank accounts, appointments and general bank information from us. Reply STOP to opt-out; Reply HELP for support; Message and data rates may apply; Messaging frequency may vary. Visit www.bluffviewbank.com/privacy to see our privacy policy and terms and conditions.