

Consumer Privacy Policy

**Important information
about your personal
accounts and services**

**West Suburban
Bank®**



Consumer Privacy Policy

At West Suburban Bank (“Bank”), it is very important to us to protect your accounts and your privacy. That is why as part of our standard business practices, we maintain procedures designed to protect confidential information about you. Below, we have outlined the Bank’s Consumer Privacy Policy. The Consumer Privacy Policy also applies to, and is part of the standard business practices of, our subsidiaries, as well as West Suburban Bancorp, Inc (“Holding Company”).

Recognizing Your Expectation of Privacy

The Bank recognizes our customers’ and former customers’ right to privacy. We will maintain procedures and standards to ensure that customer information is private and secure at all times.

Privacy Summary

- ◆ We do not sell customer or former customer information.
- ◆ We share customer and former customer information with our affiliates contained within our common database, as permitted by law.
- ◆ We do not provide account or other personal information to non-affiliated third parties for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services.
- ◆ We do not share any information that requires an “opt-out” from our customers or former customers.

Collection, Use and Retention of Information

We collect only the information necessary to deliver quality products and services to our customers. The information we collect and maintain about you comes primarily from you during the course of your doing business with West Suburban Bank. The Bank needs to be able to identify you in order to prevent access to your personal financial information by unauthorized persons.

We will limit the use and collection of information about you to what is necessary to administer business, provide superior service and opportunities that we think will be of interest to you. We collect and retain information about you only for specific business purposes.

We use information that we collect about you to:

- ◆ Protect and administer your records, accounts and funds.
- ◆ Comply with certain laws and regulations.
- ◆ Help design or improve our products or services.
- ◆ Identify and minimize potential risks to the Bank and our customers and former customers.

Categories of Information We Collect

We collect non-public personal information about you from the following sources:

- ◆ Information that we receive from you on applications or other forms.
- ◆ Information about your transactions with us.
- ◆ Information that we receive from a consumer reporting agency, such as a consumer credit report.
- ◆ Information about your transactions with our affiliates.

Maintaining Accurate Information

We have established internal procedures to ensure that your financial information is accurate, current and complete in keeping with reasonable business standards. If you notice an error on your statement or believe our records contain inaccurate information, please call us at 1-630-652-2000.

Limiting Employee Access to Information

The Bank limits employee access to information about our customers and former customers to those employees who have a business reason to know such information. Our employees are educated on the importance of confidentiality and privacy through standard operating procedures and training.

Protecting Your Information with Security Procedures

The Bank is committed to the security of your financial and personal information. All of our information and data processing systems are in a secure environment that protects your account information. We maintain and grant access to our customers' and former customers' information only in accordance with our internal security standards.

Sharing Information within West Suburban Bank with our Holding Company and our Subsidiaries

We are permitted by federal law to share non-public information and other information about customers and former customers that is contained within our common database. The Fair Credit Reporting Act permits us to share the following types of information with each other:

- ◆ Identification information about you.
- ◆ Information about your transactions with the Bank or our subsidiaries.
- ◆ Information about your transactions with the Bank or our Holding Company.

However, the Bank, the Holding Company and its affiliates do not share the following information among themselves: information that bears upon your creditworthiness, personal characteristics, mode of living or the like (other than information relating to your transactions or experience as described above) which we refer to as personal credit information. Since we do not share this type of information with each other, no "opt-out" is required.

Restrictions on the Information That We Share

We do not reveal specific information about your accounts or other personal information to parties that are not our affiliates for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies.

The Bank does not reveal specific information about your accounts or other personally identifiable data to unaffiliated third parties for their independent use unless:

- ◆ You request or authorize it.
- ◆ The information is necessary to help complete a transaction initiated by you.
- ◆ The information is provided to a reputable credit bureau or similar consumer reporting agency.
- ◆ The disclosure of information is lawfully permitted.

Sharing of Information with Non-Affiliated Third Parties

We do not share any information with non-affiliated third parties that requires an "opt-out" from our customers or former customers. While we are committed to protecting confidential information about you and your products and services with us, it may be necessary to provide certain information to non-affiliated third parties as follows:

- ◆ Parties named in a lawsuit or administrative action when we are served with a subpoena or court order.
- ◆ Federal or state regulatory authorities, including, without limitation, banking examiners or the Internal Revenue Service, as authorized by federal or state law.
- ◆ Reputable consumer reporting agencies as lawfully permitted or required.
- ◆ Non-affiliated parties that we have contracted with in order to make available certain products or services, such as mortgage and check printing providers.
- ◆ Outside agents or service providers for the purpose of providing operational, marketing or advertising support; preparing your account statements or loan payment booklets; entering or calculating transactions and balances, or for providing other materials or services on our behalf.

- ◆ The purchaser of any business assets or a business line, such as mortgage servicing rights. In such a case, the related customer information will be transferred.

Our Website

We are not responsible for the collection and use of information by companies or organizations outside of West Suburban Bank that may be linked to our website.

Our website is not directed towards children under the age of thirteen (13) and we do not knowingly collect personal information from children under thirteen (13) years of age that would require a parental consent.

How to Contact Us

For more information about West Suburban Bank, call 1-630-652-2000, visit us on the web at www.westsuburbanbank.com; or stop by one of our offices.

This Consumer Privacy Policy applies to information obtained in connection with products or services primarily for personal, family or household purposes offered through West Suburban Bank, West Suburban Bancorp, Inc and our subsidiaries listed below:

West Suburban Insurance Services, Inc
Melrose Holdings, Inc
West Suburban Management, LLC
West Suburban Realty, LLC



Member FDIC