

**FACTS****WHAT DOES MB FINANCIAL BANK, N.A. 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:

- Social Security number and checking account information
- Account transactions and account balances
- Transaction history and payment 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 MB Financial Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MB Financial Bank, N.A. 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	Yes
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<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>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call toll free 1.888.i bank mb (1.888.422.6562) — our menu will prompt you through your choice.
- 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 toll free 1.888.i bank mb (1.888.422.6562) or go to [www.mbfincial.com/contact-us/index.aspx](http://www.mbfincial.com/contact-us/index.aspx)

What we do

<p><b>How does MB Financial Bank, N.A. protect my personal information?</b></p>	<p>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.</p> <p>We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.</p>
<p><b>How does MB Financial Bank, N.A. collect my personal information?</b></p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>■ Open an account or provide your account information.</li> <li>■ Apply for a loan or show us your government-issued ID.</li> <li>■ Make deposits or withdrawals from your account.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness.</li> <li>■ affiliates from using your information to market to you.</li> <li>■ sharing for nonaffiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your account.</p>

Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Our affiliates include financial service providers, such as our affiliated registered investment advisor (Cedar Hill Associates, Inc.).</li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ MB Financial Bank, N.A. does not share with nonaffiliates so they can market to you.</li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ MB Financial Bank, N.A. does not jointly market.</li> </ul>

Other important information

**California Residents:** You do not need to contact us to limit our sharing with joint marketing partners. We will not disclose nonpublic personal information about you to our joint marketing partners.

**Vermont Residents:** You do not need to contact us to limit our sharing with joint marketing partners. We will not disclose nonpublic personal information about you to our joint marketing partners. We will not share a credit report about you with our affiliates, except with your express consent or as permitted by law.