

MB Financial, Inc.
Online Privacy Policy

Last modified: **[Insert Date], 2018**

I. Introduction.

At MB Financial, Inc. (together with the MB Financial, Inc.’s subsidiaries including MB Financial Bank, N.A., “**MB**,” “**we**,” “**our**,” or “**us**”), we understand that you trust us with important personal and financial information and that your privacy is important to you. We respect your privacy and we are committed to protecting it through our compliance with this Online Privacy Policy (this “**Policy**”).

This Policy applies to all of MB’s (and its subsidiaries’) various websites and mobile applications that have a link to this Policy (collectively, our “**Online Services**”). This Policy will let you know what kind of information we collect on our Online Services, how we collect that information, and what we do with it.

In addition to this Policy, if you have a personal financial account, product, or service with us, we will use and share any information that we obtain or collect from or about your personal account in accordance with our [Privacy Notices](#) describing how we use information we obtain from your personal accounts with us and what you can do to limit the use and sharing of your information. If there is a conflict between this Online Privacy Policy and the Privacy Notice relating to information covered by the Privacy Notice applicable to your personal account, the Privacy Notice applicable to your personal account governs.

This Policy applies to information we collect through (a) your interaction with our Online Services, (b) email, text, and other electronic messages between you and our Online Services, and (c) your interaction with our advertising and applications on third-party websites and services, such as Facebook®, Twitter®, and social media services.

This Policy does not apply to any information collected by any third party, including through any application or content (including advertising) that may link to or be accessible from or on our Online Services.

Please read this Policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with this Policy, your choice is not to use or download our Online Services. By accessing, using, or downloading our Online Services, you agree to this Policy. This Policy may change from time to time, as described in Section IX entitled “Changes to Our Privacy Policy.”

II. Children Under the Age of 13.

Our services are not intended for anyone under the age of 13, and we do not knowingly collect personal information from children under 13. In the event that we learn that we

have collected personal information from a child under the age of 13, without parental consent, we will delete that information and otherwise comply with the requirements of any applicable law including the Children’s Online Privacy Protection Act. If you believe that we might have any information from or about a child under the age of 13, please contact us at helpcenter@mbfinancail.com or via telephone at [1.888.422.6562](tel:1.888.422.6562).

III. Information We Collect and How We Collect It.

We collect information from and about users of our Online Services in two different ways. First, we collect information directly from you when you provide it to us. Second, we collect information automatically as you use our Online Services.

A. Information You Provide to Us.

Information You Provide to Us. When you access and use our Online Services, you may be prompted to provide information which could personally identify you, such as your name, title, employer, postal address, e-mail address, telephone number, date of birth, limited location information, such as a zip code to help you find a nearby automated teller machine (“ATM”), user name, and password, or any other identifier by which you may be identified online or offline.

Through our mobile applications, we may ask you to access your photographs, contacts, or other information stored on your mobile device. If you share access, we may store your photographs, contacts, or other information on our servers to allow us to provide you with certain functionality in the Online Services.

How You Directly Provide Information to Us. You directly provide information when you apply for online account access, fill out forms located in our Online Services, subscribe for a new product or technology, fill out a survey or sweepstakes form, correspond with an MB representative through an email account, enter search queries in our Online Services, or otherwise communicate with us.

B. Automatic Information Collection and Tracking.

Automatic Information Collection for Services Generally. When you access, use, or download our Online Services, we automatically collect certain details including the number of website or mobile application visits, pages visited, average time spent on our Online Services, traffic data, location data (from your IP address), your internet connection, internet service provider, browser type, operating system, the equipment you use to access our Online Services, other communication data and the resources that you access and use on our Online Services, logs containing similar information, and other usage details. We may also collect the type of mobile device you are using, the mobile operating system information, and other common or embedded mobile device identifiers.

Automatic Information Collection for Mobile Applications. When you download a mobile application, we may use automatic data collection technologies to collect certain information, including: (a) mobile application usage details, including location data, logs, diagnostic data and other communication data and resources you access and us on or

through the mobile applications, (b) stored information and files on your mobile device, including metadata and other information associated with other files stored on your mobile device if necessary to perform the functions of the mobile application, and (c) mobile device-based location information, including real-time location information through GPS and other technologies.

If you do not want us to collect this information automatically, do not access, use or download our Online Services.

Technologies We Use for Automatic Information Collection and Tracking. The technologies we use for this automatic data collection may include:

Cookies (also known as browser and mobile cookies). A cookie is a small file placed on your device (computer, smartphone, tablet, etc.) which automatically collects and stores information. Unless you have adjusted the settings noted below, our system will issue cookies when you access and use our Online Services;

Web Beacons. Pages of our Online Services and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags and single-pixel gifs) that permit us, for example, to count users who have visited those pages or opened an e-mail and for other related statistics about our Online Services (for example, recording the popularity of certain Online Services content and verifying system and server integrity); and

Flash Cookies. Certain features of our Online Services may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, on, and in our Online Services. Flash cookies are not managed by the same browser or mobile application settings as those for regular cookies. For information about managing your privacy and security setting for Flash cookies, read Section VI below.

Data Integration. The information we collect automatically does not include personal information, but we may maintain it or associate it with personal information we collect in other ways or personal information we receive from third parties. It helps us improve our Online Services and to deliver a better, more personalized experience, including by enabling us to: (a) estimate our audience size and usage patterns; (b) store information about your preferences, allowing us to customize our Online Services according to your individual interests; (c) speed up your searches; and (d) recognize you when you return to our Online Services.

Online Behavioral Advertising. Online behavioral advertising is used to deliver advertisements that are catered to your interests based on your browsing history. We may engage our service providers to display ads on our behalf on the Internet, and our service providers may use information about you to provide you with our ads. We may also engage our service providers to track and report performance of advertising and marketing campaigns to and from us.

You can opt out of online behavioral advertising from certain ads on third party websites by visiting <http://youradchoices.com>. Furthermore, some of our ads on third party

websites may display an advertising options icon that you can click to learn about your choices. This icon will only appear on certain platforms. Keep in mind that these opt-outs work using cookies, so if you delete your cookies, then you will need to opt out again. Also, as you use different devices or browsers, you will need to opt out on each browser and device, individually. You can also help limit the amount of online and mobile advertising that you can receive by opting out of advertising from Network Advertising Initiative member companies at <http://www.networkadvertising.org/choices>.

C. Third Party Use of Cookies and Other Tracking Technologies.

Some content or applications, including advertisements, on our Online Services are served by third-parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our website. They may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly.

Do Not Track. The Online Services do not respond to “do not track” requests. All traffic is treated as equal and processed the same. If you desire to have your browsing be private, we suggest that you use your web browser’s private or incognito function, or similar options.

IV. How We Use Your Information.

We use information that you provide to us or that we collect (either from you or automatically), including any personal information, for various functions which may include:

- To provide you with our Online Services, content, and the associated products and services, and any other information, products or services that you request from us;
- Verifying your identity, preventing fraud, and enhancing security;
- To communicate with you, including about our changes to our Online Services or about any products we offer or provide;
- For our analysis and modeling in order to improve the functions of our Online Services;
- To operate, evaluate, and improve our business, and to comply with any legal requirements, policies, or other obligations;

- To contact you about our goods and services that may be of interest to you;
- In any other way we may describe when you provide the information; and/or
- For any other purpose we may disclose at the time you provide or we collect your information.

V. Disclosure of Your Information.

We may share your information, including personal information:

- With our subsidiaries and affiliates unless prohibited by an applicable Privacy Notice;
- With our subcontractors, service providers and other third parties we use to support our business, including to market our products and services that we think might be of interest to you;
- With a buyer or other successor in the event of or during a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of MB's assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which Personal Information held by MB is among the assets transferred;
- For any other purposes disclosed by us when you provide the information; or
- With your consent.

We may also share your personal information to comply with any court order or legal obligation, including responding to any lawful government or regulatory request, or if we believe disclosure is necessary to enforce or protect our rights, property, or safety, or that of our customers or others.

We may also use for internal business purposes, and disclose to third parties, information that does not specifically identify you, including aggregated and de-identified information about users of our Online Services for a variety of purposes, including research, analysis, and improvement of our products and services.

VI. Your Choices About Our Collection, Use, and Disclosure of Your Information.

You ultimately control what personal information we receive from you. We strive to provide you with information and choices regarding the personal information you provide to us and/or that we collect, including:

Tracking Technologies and Advertising. You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent, when you access our Online Services. Information on deleting or controlling cookies can be found at www.aboutcookies.org. To learn how you can manage your Flash cookie settings in your

browser, visit the Flash player settings page on Adobe's website [here](#). If you disable or refuse cookies in your browser, please note that some parts of our Online Services may then be inaccessible or may not function properly. Unlike your browser, our mobile application does not have settings to limit or refuse cookies; as such, the best solution to avoid mobile cookies while using our mobile applications is not to download or use those applications.

Email Offers from Us. If you do not wish to receive email offers or newsletters from us (*i.e.* emails not related to the completion of your registration, correction of user data, change of password and other similar communications essential to our Online Services), you can opt-out by using the unsubscribe method described in the email.

VII. Our and Your Data Security.

Although we have put in place reasonable measures to secure your personal information from unauthorized acquisition, use, and disclosure, the transmission of information over the internet and on mobile platforms is not always secure, which means we cannot guarantee the security or confidentiality of any personal information we obtain as part of our Online Services. Therefore, notwithstanding anything to the contrary within this Policy, your use of our Online Services is at your own risk.

The safety and security of your personal information also depends on you. Where you have chosen a password, or where we have provided other secure items or data used to access to certain parts of our Online Services, you are responsible for securing and maintaining the confidentiality of those passwords, data, and items. We ask you not to share your password with anyone, and we will not ask for you to provide us your password via email.

VIII. Links to Third-Party Websites.

The Online Services, as well as the e-mail messages sent to you related to our Online Services, may contain links to websites operated by third parties that are beyond our control. We are not responsible for the privacy policy, terms and conditions, practices or the content of such third parties or third-party websites. We encourage you to read the privacy policies of those third party websites, and the privacy policy of any other website you visit.

IX. Changes to Our Privacy Policy.

We may update our Policy from time to time, and the current version of the Policy will always be on this page. You are solely responsible for ensuring you periodically visit this page and keep apprised of the terms of this Policy and any changes.

The date this Policy was last revised is identified at the top of the first page, next to the words "Last modified."

If we make material changes to this Policy, we will post a notice of the change prominently on our Online Services, and specifically on the same webpage or mobile application screen you are currently viewing this Policy. If you disagree with any of the changes we have made, you must stop using our Online Services and delete any of our mobile applications you have downloaded. You may also contact us to change or delete personal information we have about you if you do not agree with any changes to this Policy, or otherwise wish to control the information we have about you, at helpcenter@mbfinancial.com. In some circumstances, we may not be able to remove all information relating to you from our records, or there may be residual information remaining about you in our databases, which we are required to keep for audit, recordkeeping, or due to our obligation under law. By logging into or continuing to access and use our Online Services after we make changes to this Policy, you accept and agree to any such changes.

X. Your Account.

Our Online Services may include the ability to setup, access, and use an online account with us. We encourage you to check your account often to ensure you have provided us the most up-to-date and accurate information about yourself. You may also have the ability in your online account to modify settings and preferences related to your communications with us and your interaction with our Online Services, and the information you have provided to us, including your password and information about you.

Social Media. We may interact with users both with, and without, an online account with us via social media. Please note that any content you post to social media platforms is subject to the specific social media platform's terms of use and privacy policy. You should also be vigilant about not sharing sensitive information like social security numbers, bank account information, or other information that could be used for fraud or identity theft while using such platforms. In addition, we will never request that you provide any such sensitive information during our interactions with you on any social media platform. If you observe any suspicious activity related to your account, your interactions with us on social media, or in any other communications with us, please report that to us immediately by emailing us at helpcenter@mbfinancial.com.

XI. Contact Information.

If you have questions or concerns about our privacy practices or wish to make a request regarding your information, please contact us at any of the following:

- Via email: helpcenter@mbfinancial.com
- Via telephone: [1.888.422.6562](tel:1.888.422.6562)