

# FACTS

## WHAT DOES MIDWESTONE BANK DO WITH YOUR PERSONAL INFORMATION?



(Rev December 2011)

### 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 Account balances
- Credit scores and Employment information
- Assets and Wire transfer instructions

### 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 MidWestOne Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MidWestOne Bank 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	No
<b>For joint marketing with other financial companies</b>	Yes	No
<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>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

### To limit our sharing

- Call us toll free at 800-247-4418 or
- Mail the form below

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 any time to limit our sharing.

### Questions?

Call Toll Free 800-247-4418



### Mail-in Form

Mark any/all you want to limit:

Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, Zip

Mail to:  
MidWestOne Bank  
Attn: Opt Out  
PO Box 1700  
Iowa City, IA 52244-1700

What we do	
<b>How does MidWestOne Bank protect my personal information?</b>	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.
<b>How does MidWestOne Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Open an account or make deposits or withdrawals from your account</li> <li>■ Apply for a loan or direct us to buy securities</li> <li>■ Enter into an investment advisory contract</li> <li>■ We also collect your personal information from others, such as credit bureaus or other companies</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Our affiliate, a nonfinancial company, is MidWestOne Insurance Services Inc., DBA Cook &amp; Son Agency and DBA Butler-Brown Insurance.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Non-affiliates we share with can include insurance companies, direct marketing companies, and credit reporting agencies.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include brokerage firms and credit card companies.</i></li> </ul>