

FACTS

WHAT DOES MONROE BANK & TRUST 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 name, address, phone number, income and assets
- account balances and transaction activity
- credit history, credit scores and creditworthiness

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Monroe Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Monroe Bank & Trust 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	Yes	No
For our affiliates' everyday business purposes - information about your credit worthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?

Call 800-321-0032 or go to www.mbandt.com



**MONROE BANK
& TRUST**

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Who we are

Who is providing this notice?	Monroe Bank & Trust
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What do we do

How does Monroe Bank & Trust protect my personal information?	<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 employee access to customer information based on their job responsibilities. We also educate our employees about the importance of confidentiality and customer privacy and we require their commitment to this principle.</p>
How does Monroe Bank & Trust collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • make a deposit or pay your bills • use your debit card or other electronic banking products or services. <p>We also collect your personal information from others such as credit reporting agencies and other third parties.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Monroe Bank & Trust is a subsidiary of MBT Financial Corp., a bank holding company</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Monroe Bank & Trust does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Monroe Bank & Trust's joint marketing partners include insurance companies and investment firms.</i>

Other important information

Safekeeping of customer information is a priority for Monroe Bank & Trust. We do not disclose personal information about our customers or former customers to anyone, except as permitted by law.