FACTS

WHAT DOES OHNWARD BANCSHARES DO WITH YOUR PERSONAL INFORMATION?

OHNWARD® BANCSHARES, INC.

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 income
- Credit history and credit scores
- Payment history and transaction history

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 Ohnward Bancshares chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ohnward Bancshares 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

Call: First Central State Bank 1-800-262-3141 Ohnward Bank & Trust 1-866-852-5230
Maquoketa State Bank 1-866-872-3979 Ohnward Insurance Group 563-652-6937
Central Realty 563-659-5086 Midland Insurance 319-465-6173
Ohnward Financial Advisor Services 1-866-320-6327
Ohnward Tax Accounting & Business Services 1-866-872-3979

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?

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What we do	
Who is providing this notice?	The Ohnward Bancshares, Inc. companies: First Central State Bank, Maquoketa State Bank, Ohnward Bank & Trust, Ohnward Financial Advisor Services, Ohnward Insurance Group, Midland Insurance, Central Realty, and Ohnward Tax Accounting & Business Services

What we do	
How does Ohnward Bancshares protect my personal information?	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.
How does Ohnward Bancshares collect my personal information?	We collect your personal information, for example, when you ■ Open an account or give us your contact information ■ Pay your bills or apply for a loan ■ Provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ 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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account, I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Our affiliates include financial companies such as First Central State Bank, Maquoketa State Bank, Ohnward Bank & Trust, Ohnward Financial Advisor Services, Ohnward Insurance Group, Midland Insurance, Central Realty, and Ohnward Tax Accounting & Business Services*

App Permissions	
Camera	Allows access to device's camera for Mobile Remote Deposit.
Location	Allows access to location to view bank locations in the area.
Access to External Storage	Allows access to files/media on the device to allow for Secure Message Attachments.
Contacts	Allows access to contacts on the device for assistance with person to Person Payments