

# IMPORTANT INFORMATION ABOUT YOUR PRIVACY

# ChoiceOne

## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

**We, our, and us**, when used in this notice, mean ChoiceOne Bank, ChoiceOne Insurance Agencies, Inc., ChoiceOne Mortgage Company of Michigan and ChoiceOne Financial Services, Inc. This is our privacy notice for our customers. When we use the words “you” and “your” we mean the following types of customers:

- All of our consumer customers who have a continuing relationship with us, such as:
  - Deposit account
  - Loan account
  - Safe Deposit Box
  - Retail installment contract we hold and service
  - Self-directed Individual Retirement Account where we act as custodian or trustee
  - Financial, investment, insurance, or economic advisory services (for a fee)
  - All former customers

We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information. We will also tell you what information we share with other entities. We will explain what your rights are, and how you can exercise them. If you share your account relationship with someone else, for example where you are a co-borrower or joint holder of a checking account, we suggest that you share this information with each other to ensure that each of you are aware of our policy and your options.

We first define some terms.

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

### THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with our affiliates
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

### THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

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. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

### NONPUBLIC PERSONAL INFORMATION AND AFFILIATES

We may disclose nonpublic personal information about you. Here are the kinds of nonpublic personal information we may disclose to our affiliates:

- Transaction and experience information from our account records:
- Information about your transactions and experience with us, such as:
  - Name
  - Address
  - Account balances
  - Account activity
  - Types of accounts
  - Payment history
  - Deposit history

Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information.

### Types of Affiliates

We may disclose nonpublic personal information about you to our affiliates:

- Financial service providers, such as:
  - Securities broker-dealers
  - Insurance agents
  - Bankers
  - Mortgage Lenders

### Reasons for Disclosure

Here is why we may disclose nonpublic personal information about you to our affiliates:

- To provide our customers with information about additional products and services
- To evaluate our total relationship with you and our family of companies and give you the best price that relationship deserves
- Many customers want us to know the individual pieces of their overall plan

### Future Affiliate Disclosure

We also reserve the right to disclose nonpublic personal information about you in the future with the following additional types of affiliates:

- Financial service providers

### NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

We will not disclose nonpublic personal information about you to anyone except as disclosed in this policy or as permitted by law.

### NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

If you decide to close your account(s) or become an inactive customer, we will follow the privacy policies and practices as described in this notice.

### AUTHORIZED SHARING OUTSIDE MARKETING SERVICES

We may disclose the following information to companies that perform marketing services on our behalf:

- Nonpublic personal information we receive from you on an application or other forms such as
  - Name
  - Address
  - Social security number
  - Assets
  - Income
- Nonpublic personal information about your transactions with us, such as
  - Types of accounts
  - Payment history

Federal law allows us to disclose the information listed above with companies that perform marketing services on our behalf. You do not have a right to opt out of the disclosure of this information. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

**CHOICEONE BANK  
109 EAST DIVISION  
SPARTA, MICHIGAN 49345**

**CHOICEONE INSURANCE AGENCIES INC.  
109 EAST DIVISION  
SPARTA, MICHIGAN 49345**

**CHOICEONE MORTGAGE COMPANY OF MICHIGAN  
109 EAST DIVISION  
SPARTA, MICHIGAN 49345**

**CHOICEONE FINANCIAL SERVICES INC.  
109 EAST DIVISION  
SPARTA, MICHIGAN 49345**