



PRIVACY NOTICE TO CUSTOMERS

**NSTAR COMMUNITY BANK
31780 TELEGRAPH ROAD
BINGHAM FARMS, MI 48025
PHONE: (248) 645-8888**

Nstar Community Bank works to provide you with financial products and services to meet your financial goals. In providing these products and services, we are very committed to protecting our customer's privacy.

We are required by law to give you this privacy notice. It describes our policies and practices that protect your privacy and enables us to share information to provide you with competitive financial products and services.

What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us.

Information We Collect About You

We may disclose the following kinds of nonpublic information about you:

- Information we receive from you on applications and other forms;
- Information obtained when verifying the information you provide on an application or other forms (this may be obtained from, but is not restricted to, your current or past employers, or from other institutions where you have conducted financial transactions);
- Information about your transactions with us, or others including those companies that work closely with us to provide you with diverse financial products and services;
- Information we received from a credit reporting agency; and
- Information we may obtain from customer purchasing and census data providers to develop competitive marketing programs for our customers.

Disclosure of Information to Parties that Provide Service to Us

We may disclose information we collect, as provided by law and as described above, to companies that perform marketing or other services on our behalf. We may also disclose nonpublic information about you under circumstances as permitted or required by law. These disclosures typically include information about you to "non affiliated third parties" (i.e. third parties that are not members or our corporate family) as permitted by law. We may disclose nonpublic information about you to the following types of third parties:

- Financial Service providers, such as mortgage bankers, securities broker-dealers and insurance agents.
- Non-financial companies such as retailers, direct marketers, airlines, and publishers.
- Others, such as non-profit organizations.

We may also disclose non-public personal information about you to “nonaffiliated third parties” (i.e. third parties that are not members of our corporate family) as permitted by law.

Disclosure of Information about Former Customers

If you decide to terminate your relationship with our bank, we will not share information we have collected about you, except as may be required by law and will remove your information from our files within a reasonable period of time.

How to Opt Out or Stop Certain Disclosures About You

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you must complete the attached form and mail it as instructed.

You may opt out of those disclosures at any time. This opt out, by law, will not apply to disclosures that are legally permitted or to disclosures we make to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with us.

Once we receive your request, we have a reasonable amount of time to stop the disclosures. You may always contact us for assistance if you wish to later revoke your opt out election.

Fair Credit Reporting Act Disclosure

The Bank and our affiliates are permitted by law to share with one another any information about your transactions or experiences with you. Information taken from credit reports may also be exchanged but will not be shared if you notify us in writing. If you elect to opt out of this information exchange, please indicate your intentions on the attached form and mail it as instructed.

How to Protect Your 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 regulations to guard your nonpublic personal information.

Future Disclosure of Nonpublic Personal Information

Joint marketing/Service Provider Disclosure. We may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income; and
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions, and credit card usage; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

What Customers Can Do To Help

Our Bank is committed to protecting the privacy of its customers. You can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. Never keep your PIN with your debit or credit card as it can provide access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc., to other persons. If someone calls you, explaining the call is on behalf of the Bank and asks for your account number, you should beware. Official Bank staff will have access to your information and will not need to ask for it.
- Please contact us with any questions. Do not hesitate to call us—we are here to serve you.

OPT OUT INFORMATION

Your Right to Opt Out of Information Sharing. If you prefer that we not disclose information not solely related to transactions or experiences with you to our affiliated companies, you may opt out of those disclosures, that is you may direct us not to make those disclosures (other than disclosures permitted by law).

We will treat an opt out direction by any joint account holder as applying to all parties on the account.

You may notify us of your intent to opt out of affiliate sharing by using the following method.

How to Opt Out of Information Sharing. To opt out of sharing information with our affiliated companies, please complete and return the Notice of Intent to Opt Out-Affiliate Sharing to the following address: Nstar Community Bank, 31780 Telegraph Road, Bingham Farms, MI 48025.

If we do not receive notice of your intent to opt out of information sharing with our affiliated companies within 30 days of delivery of this notice to you, we are authorized to disclose information about you to our affiliated companies in accordance with our privacy policies and practices.

Notify Us of Inaccurate Information We Report to Consumer Reporting Agencies.

Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy (ies) should be sent to us at the following address: Nstar Community Bank, 31780 Telegraph Road, Bingham Farms, MI 48025

**Member
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