

<b>FACTS</b>	<b>WHAT DOES MWABank DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and transaction history</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and employment information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons MWABank chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does MWABank share?</b>	<b>Can you limit this sharing?</b>
<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>	No	We don't share
<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 non-affiliates to market to you</b>	No	We don't share

<b>To Limit our sharing</b>	<p>Visit us online at <a href="http://ModernWoodmenBank.com">ModernWoodmenBank.com</a> and select the printer friendly Marketing Opt Out form located with the Privacy Notice at the bottom of our home page. Or for your convenience you may call 877-255-2265, Option "0", to speak with a service representative. Our business hours are Monday – Friday, 9:00 AM-5:00 PM CT.</p> <p><b>Please note:</b> If you are a new customer, we can begin sharing this information among the Modern Woodmen corporate family within 30 days from the date we sent this notice to provide you a reasonable amount of time to opt-out.</p>
<b>Questions?</b>	Call <b>877.255.BANK</b> or go to <b>ModernWoodmenBank.com</b>

Who we are	
Who is providing this notice?	MWABank
What we do	
How does MWABank 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 MWABank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ open an account or apply for a loan</li> <li>▪ provide account information or provide employment information</li> <li>▪ make deposits or withdrawals from your account</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or others.
Why can't I limit all sharing?	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 non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. <i>See below for more on your rights under State Law.</i>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to you alone unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>▪ <i>MWABank does share with affiliates.</i></li> <li>▪ <i>Affiliates: Modern Woodmen of America, MWA Financial Services, Inc., MWAGIA Inc.</i></li> </ul>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>▪ <i>MWABank does not share with non-affiliates so they can market to you.</i></li> </ul>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>MWABank does not jointly market.</i></li> </ul>
Other important information	
<p><b>For Vermont residents only:</b> In accordance with Vermont law, we will not share information we collect with companies except as required or permitted by law, such as with your consent or to service your accounts. We will not share creditworthiness information among our affiliates except with your authorization or consent.</p> <p><b>For California residents only:</b> In accordance with California law, we will not share information we collect with non-affiliated third parties except as permitted by law, such as with your consent or to service your accounts or to fulfill rewards or benefits. We will also limit the sharing of information with our affiliates to the extent required by applicable California law.</p> <p><b>For Nevada residents only:</b> We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions set forth above. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number 1-702-486-3132; e-mail; BCPINFO@ag.state.nv.us.</p>	

