

IMPORTANT INFORMATION ABOUT YOUR PRIVACY



Firstbank



OUR FINANCIAL PRIVACY NOTICE

We, our, and us, when used in this notice, mean Firstbank Corporation and our Subsidiary Banks.

This is our privacy notice for our customers. When we use the words “you” and “your” we mean the following types of customers:

- Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):
 - Deposit account
 - Loan account
 - Safe deposit box
 - Individual Retirement Account where we act as custodian or trustee

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

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. Hereafter, we will use the term “*information*” to mean nonpublic personal information as defined in this section.

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 person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “*other party*.”

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms or on our website
- Information about your transactions with us
- Information about your transactions with our affiliates
- Information about your transactions with other parties

- Information from a consumer reporting agency
- Information we receive as a result of verifying customer information
- Information we receive through our Customer Identification Program

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees with a business reason to know such information. We maintain an Information Security Program in compliance with federal standards to protect the security and confidentiality of customer information.

YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you. Here are the kinds of 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
 - Parties to the transaction
 - Payment history
 - Deposit history

To best serve our customers, it may be necessary for information to be accessible throughout Firstbank Corporation. Consequently, some customer information may be shared within our corporate family. 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.

YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

INFORMATION ABOUT FORMER CUSTOMERS

We do not disclose information about former customers, except as permitted by law.

AUTHORIZED SHARING - JOINT MARKETING

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions, such as insurance providers, with whom we have joint marketing agreements.

Federal law allows us to disclose this information with other financial institutions with whom we have joint marketing agreements. 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.

Firstbank Corporation

- Firstbank - Alma
- Firstbank (Mt. Pleasant)
- Firstbank - West Branch
- Firstbank - West Michigan
- Firstbank - St. Johns
- Keystone Community Bank
- Firstbank - Alma Mortgage Company
- Firstbank Mortgage Company
- Firstbank - West Branch Mortgage Company
- ICNB Mortgage Company
- Firstbank - St. Johns Mortgage Company
- Keystone Mortgage Services, LLC

Firstbank



www.firstbankmi.com
1-800-453-8700