



## FACTS

### What Does Oxford Bank Do With Your Personal Information?

#### 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 Drivers License
- Transaction and Payment History
- Credit Reports and Income Verification

#### How?

All financial companies need to share non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their non-public information; the reason Oxford Bank choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Oxford Bank share?	Can you limit sharing?
<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 our joint marketing with other financial companies.</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences.	No	We do not share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness.	No	We do not share
<b>For our affiliates to market to you.</b>	No	We do not share
<b>For non-affiliates to market to you.</b>	No	We do not share

#### Questions?

Call (248) 628-2533, e-mail: [privacy@oxfordbank.com](mailto:privacy@oxfordbank.com) or go to [www.oxfordbank.com](http://www.oxfordbank.com)

What we do	
How does Oxford Bank 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. Oxford Bank does not share medical or health information. We will continue to adhere to these policies should you close your account with us.
How does Oxford Bank collect my personal information?	We collect your personal information, for example when: <ul style="list-style-type: none"> <li>• you open an account or apply for a loan.</li> <li>• you correspond with us.</li> <li>• we also collect your personal information from others, such as credit bureaus, affiliate or other companies.</li> </ul>
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 creditworthiness.</li> <li>• affiliates from using your information to market to you.</li> <li>• sharing for non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	You opt-out on behalf of all account holders limiting the opportunity to receive product and service information and offers that may be of interest to you.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Non-affiliates that we may share with include Financial Service Companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners may include insurance companies and other financial institutions.