

FACTS**WHAT DOES BRADFORD NATIONAL 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 income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bradford National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bradford National Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	No	We Don't Share
Phone numbers or SMS consent that is collected via the online form	No	We Don't Share

Questions?

Call 618-664-2200 or www.bradfordbank.com

What we do

<p>How does Bradford National Bank protect my personal information?</p>	<p>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.</p>
<p>How does Bradford National Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ apply for a loan ■ use your credit or debit card
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> <p>See below for more on your rights under state law</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Bradford National Bank shares with our affiliate Bradford Wealth Management.</p>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Bradford National Bank does not share with nonaffiliates so they can market to you</p>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Bradford National Bank jointly markets with our affiliate Bradford Wealth Management.</p>
<p>State Law</p>	<p>Illinois law requires that you opt-in to information sharing. Therefore, before we would share your information with a third party, except where permitted by law, we will obtain your permission.</p>

To limit our sharing	Please Note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 618-664-2200 or go to www.bradfordbank.com
Mail-in Form If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choice(s) only to me. Mail to: Bradford National Bank P.O. Box 279 Greenville, IL 62246	Mark any/all you want to limit <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.
	Name: Address: City, State, Zip: Last 4 digits of Account Number:

Terms and Conditions

SMS opt-in or phone numbers for the purpose of SMS are not shared with any third parties or affiliate companies for marketing purposes.

SMS For Consent Communication

The information (Phone Numbers) obtained as part of the SMS consent process will not be shared with third parties for marketing purposes.

Types of SMS Communications

If you have consented to receive text messages from Bradford National Bank, you may receive text messages related to your accounts and or relationship with Bradford National Bank.

A sample message from Bradford National Bank: Hello, thank you for contacting Bradford National Bank, how can we help you? Reply Stop to opt-out at any time. Message and data rates may apply, for assistance, text Help" or visit website: <https://www.bradfordbank.com/wp-content/uploads/2024/12/Privacy-Terms-Conditions-Updated.pdf>

Our SMS message frequency will be from 0-5 text messages daily across all users.

Please note, your carrier may charge a fee to send and receive text messages.

- Opt-In Method: Customer will Opt-In for SMS messaging from Bradford National Bank through intakes forms on their website located at www.bradfordbank.com and this agreement for SMS will not be shared with third parties for marketing purposes.
- Opt-out: Customer will be able to Opt-out for SMS messaging from Bradford National Bank by replying STOP at any time to any received SMS message, once opted-out they will receive no further SMS communication. They can Opt back In at any time by replying START