



**FACTS**

What Does Sterling 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? | <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</li> <li>• Account balances</li> <li>• Transaction history</li> <li>• Credit history</li> <li>• Credit Scores</li> <li>• Income</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| 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 reason Sterling Bank chooses to share; and whether you can limit this sharing.                                                                                                                                                                         |

| Reasons we can share your personal information                                                                                                                                               | Does Sterling Bank share? | Can you limit this sharing? |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|-----------------------------|
| <b>For our every day business purposes-</b><br>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><br>To offer 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                                                                                   | No                        | We don’t share              |
| <b>For our affiliates’ everyday business purposes-</b> information about your creditworthiness                                                                                               | No                        | We don’t share              |
| <b>For nonaffiliates to market to you</b>                                                                                                                                                    | No                        | We don’t share              |

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|------------|-------------------------------------------------------------------------------------------|
| Questions? | Call (715) 537-3141 or go to <a href="http://www.sterlingbank.ws">www.sterlingbank.ws</a> |
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| Who we are                                              |                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Who is providing this notice?                           | Sterling Bank                                                                                                                                                                                                                                                                                                                                                                                                                 |
| What we do                                              |                                                                                                                                                                                                                                                                                                                                                                                                                               |
| How does Sterling Bank protect my personal information? | <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>We also provide training, restrict access to your account, and complete audits to help ensure the protection of your personal information.</p>                                                            |
| How does Sterling Bank collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Make deposits or withdrawals from your account</li> <li>• Give us your contact information</li> <li>• Use your debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing?                          | <p>Federal law gives you the right to limit only</p> <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 you</li> <li>• Sharing for nonaffiliates to market you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>           |
| Definitions                                             |                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Affiliates                                              | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Sterling Bank does not share with our affiliates.</i></li> </ul>                                                                                                                                                                                                       |
| Nonaffiliates                                           | <p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Sterling Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>                                                                                                                                                                           |
| Joint Marketing                                         | <p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Sterling Bank doesn't jointly market.</i></li> </ul>                                                                                                                                                                                             |