

FACTS**WHAT DOES OXFORD BANK DO WITH YOUR PERSONAL INFORMATION?**

Delivering value. For life.

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
- Payment history and transaction 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 Oxford Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Oxford 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	No	We don't share
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (248)628-2533 or go to www.oxfordbank.bank

Who we are

Who is providing this notice?	Oxford Bank
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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.
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How does Oxford Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account or deposit money - pay your bills or apply for a loan - use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<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. [See below for more on your rights under state law.]</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Oxford Bank does not share with our affiliates.</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Oxford Bank does not share with nonaffiliates so they can market to you.</i>
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Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - <i>Our joint marketing partner(s) include insurance companies and other financial institutions</i>
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Other important information

Special Notice For Nevada Residents

We are providing you this notice pursuant to Nevada law. You may be placed on our internal Do Not Call list by one of the following ways. If you would like to opt out of marketing phone calls or electronic mail, please contact us at 248-628-2533 or ebank@oxfordbank.bank. Alternatively, you could request to be removed by writing us at Oxford Bank 60 South Washington P.O. Box 17 Oxford, Michigan 48371. The opt-out will be in effect within 2 business days after the request is received. Nevada requires that we provide contact information for the state's Bureau of Consumer Protection to all consumers that do business with us. The contact information for the Bureau of Consumer Protection, of the Office of the Nevada Attorney General, is provided below.

Address: 555 East Washington Street, Suite 3900, Las Vegas, Nevada 89101

Phone: (702) 486-3132

Email: BCPINFO@ag.state.nv

Website: www.ag.state.nv.us/org/bcp.htm

Special Notice For Vermont Residents

Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.