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**PRIVATEBANCORP**

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**PRIVACY  
POLICY**







## PrivateBancorp, Inc. Privacy Policy

### **INSTITUTIONS/SUBSIDIARIES COVERED UNDER THIS PRIVACY POLICY**

This Privacy Policy covers the following subsidiaries of PrivateBancorp, Inc. as well as their subsequent locations: The PrivateBank Mortgage Company, LLC, The PrivateBank N.A. Wisconsin, The Private Bank and Trust Company with offices in Illinois, Michigan, Missouri, Georgia and Kansas.

### **CONFIDENTIALITY AND SECURITY**

PrivateBancorp, Inc. recognizes your privacy as an important concern, and we want to assure you that your non-public personal information will be kept confidential and secure. This Privacy Policy details our commitment to protecting your personal information in accordance with federal and state regulation, and it applies both to current and former clients.

In order to keep information confidential and appropriately protected, we restrict access to your personal information to only those employees who require it to perform their jobs. Our employees are educated to comply with our information security practices. We also maintain physical, electronic, and procedural measures that comply with federal standards to safeguard your personal information.

### **CATEGORIES OF INFORMATION WE COLLECT**

PrivateBancorp, Inc. collects information that helps us provide you with superior service and products. We may collect non-public information about you from the following sources:

- Information we receive from you on applications and other forms,



- Information we receive from a third party with your permission,
- Information about your experience and transactions with us, our affiliates, or others (Experience Information), and
- Information we receive from unaffiliated companies, such as, consumer reporting agencies.

## **YOUR INFORMATION AND OUR AFFILIATES**

Federal law allows us to disclose the Experience Information that we collect as described above to affiliated companies to process transactions and provide other business functions. 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. Except for Experience Information, we do not disclose any other information we collect to our affiliates.

## **YOUR INFORMATION AND UNAFFILIATED THIRD PARTIES**

We will not disclose information we collect about you to any unaffiliated third parties except where a Vendor Certification Form (including a confidentiality agreement) has been executed and as permitted or required by law. Examples of disclosed information include:

- Disclosure necessary to service your account or prevent unauthorized transactions,
- Disclosures to persons and entities permitted or required by applicable law, such as consumer reporting agencies, government entities where we are responding to subpoenas and other lawfully issued legal processes, and anyone with whom you have authorized us to share information, or



- Except where prohibited by law, disclosure of all of the information we collect, as described above to companies that perform marketing services on our behalf or to other financial service providers, such as broker dealers or mortgage bankers, with whom we have joint marketing agreements for solicitations which may be of interest to you and where we are unable to offer a product or service on its own. We will be identified in these types of materials or solicitations, and the unaffiliated third parties will be required to execute a Vendor Certification Form (including a confidentiality agreement) and will not use your information beyond what is spelled out in our contract relating to the jointly marketed product or service.

No action is required of you in order to further protect your information because we already restrict the sharing of your non-public personal information as outlined above and as permitted or required by law.

## **KEEPING YOU INFORMED**

This Privacy Policy will be provided to you annually. If our information sharing practices change, we will send you a revised notice.

## **ADDITIONAL INFORMATION**

### Consumer Safeguards

The Internet is a public network. Therefore, it is important to learn how to safeguard your banking information, credit card numbers, Social Security Number and other personal data.

Take advantage of the following security features:

- Encryption is the process of scrambling private information to prevent unauthorized access. To show that your transmission is encrypted, some browsers display a small icon on your screen that



looks like a “lock” or a “key” whenever you conduct secure transactions online. Avoid sending sensitive information, such as account numbers, through unsecured email.

- Passwords or personal identification numbers (PINs) should be used when accessing an account online. Your password should be unique to you and you should change it regularly. Do not use birthdates or other numbers or words that may be easy for others to guess. Be careful to whom you give your passwords.
- General security over your personal computer such as virus protection and physical access controls should be used and updated regularly. Contact your hardware and software suppliers or Internet service provider to ensure you have the latest in security updates. If you have a security concern about your online accounts contact us to discuss possible problems and remedies.

As in everyday business, before you order a product or service online, make sure you are comfortable with the reputation of the company making the offer. Only then should you give out your credit card or debit card number. Remember to never give the number unless you initiated the transaction.

#### Reducing Solicitations You Receive

PrivateBancorp, Inc. does not sell client information to any external companies. Furthermore, there are steps you can take to limit the amount of direct marketing in the form of mail and telephone solicitations you receive from other companies. We have compiled the information below to assist you in reducing mail and telephone solicitations:

#### Credit Reporting Agencies –

If you would like to stop credit reporting agencies from disclosing your information to companies that want to offer you credit or other products, call the following



toll-free number and follow the instructions on the recorded message: (888) 567-8688.

Direct Marketing Association –

The Direct Marketing Association (DMA) maintains two nationwide lists that its members must check before conducting telemarketing or direct mail solicitations. If you are on the appropriate list, DMA members must exclude you from their solicitations. To be placed on the DMA's lists, you must mail your name, address and Social Security Number to the list(s) below:

Mail Preference Service

c/o Direct Marketing Assoc.  
P.O. Box 9008  
Farmingdale, NY 11735-9008

Telephone Preference Service

c/o Direct Marketing Assoc.  
P.O. Box 9014  
Farmingdale, NY 11735-9014

Be sure to include all versions of your names that appear in mailings or in calls you receive.

We thank you for choosing PrivateBancorp, Inc. and look forward to building our relationship with you. If you have any questions regarding any of the information included in this brochure, please call us at the applicable toll-free number as listed below:

PrivateBancorp, Inc. (800) 662-7748

The PrivateBank and Trust Company

\* Illinois Office (800) 662-7748

\* Georgia Office (800) 662-7748

\* Michigan Office (800) 562-6224

\* St. Louis Office (877) 605-5405

\* Kansas City Office (866) 706-0123

\* Kansas Office (800) 706-0123

The PrivateBank N.A. Wisconsin (866) 904-7228

The PrivateBank Mortgage Company, LLC

(800) 662-7748



The PrivateBank and Trust Company

Illinois

Georgia

Kansas

Michigan

Missouri

The PrivateBank N.A. Wisconsin

Members FDIC

Equal Housing Lenders

Equal Opportunity Lenders

The PrivateBank Mortgage Company, LLC

Equal Housing Lender

Equal Opportunity Lender



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[WWW.THEPRIVATEBANK.COM](http://WWW.THEPRIVATEBANK.COM)