

PRIVACY DISCLOSURE

Our commitment to you.

At Wolverine Bank, protecting the privacy and confidentiality of your personal information is of utmost importance to us. We value your business and the trust you put in Wolverine Bank. We are committed to continually providing you with financial products and services that meet your needs now and in the future. We are just as committed to protecting our customers' privacy in this journey.

This notice describes our policies and practices to protect your personal information and enable us to share information to provide you with competitive financial products and services. We are required by government regulation to give you this privacy notice annually. If you have any questions after reading this notice, please contact us at (989) 631-4280.

Information we collect about you.

- Information we receive from you on applications, forms or other correspondence.
- Information obtained when verifying the data you provide on an application or other form, such as information from your current or past employers or other institutions where you have conducted financial transactions.
- Information about your transactions with us or others including those companies that work closely with us to provide you with diverse financial products and services.
- Information we receive from a credit reporting agency.
- We may also obtain information from consumer purchasing and census data providers to develop competitive marketing programs for our customers.

We limit information we share.

As described above, we may disclose information we collect to companies that perform marketing or other services on our behalf or to other financial institution partners with whom we have joint marketing agreements, so that we may provide our customers competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our bank, follow your authorized instructions, or protect the security of our financial records.

If you decide to terminate your relationship with Wolverine Bank, we will not share information we have collected about you, except as may be required by law. We will remove your information from our files within a reasonable period of time.

Giving you the power to choose.

At this time, we do not intend to disclose nonpublic personal information other than noted. If in the future, Wolverine Bank intends to disclose nonpublic personal information other than the above, we will provide a revised notice and an opportunity to opt out, if applicable.

How we protect your information.

We understand that the protection of your nonpublic personal information is of the utmost importance. We have safeguards in place to protect the confidentiality and security of your nonpublic information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What you can do to help.

As indicated above, Wolverine Bank is committed to protecting the privacy of its customers. However, you can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs and passwords.
- Use caution when disclosing your personal information such as account numbers, social security numbers, etc. to other persons.
- Keep your information current. It is important that we have current information on how to reach you. If your address or phone number changes, please let us know.

Definitions.

Consumer: An individual who seeks or obtains a financial product or service from Wolverine Bank that is to be used for personal, family or household purposes.

Customer: A consumer who establishes a continuing account relationship with Wolverine Bank.

Joint marketing agreement: An agreement between Wolverine Bank and another financial institution with whom we have partnered to market either or both of the institutions' products and services.

Nonpublic personal information: Personally identifiable financial information provided by a consumer to Wolverine Bank resulting from any transaction with the consumer or any service performed for the consumer or that is otherwise obtained by Wolverine Bank. Nonpublic personal information also includes any list, description or other grouping of consumers that is derived using any personally identifiable financial information.