



Huron Community Bank

Privacy Notice

This Policy is provided to you jointly by Huron Community Financial Services, Inc. (Huron) and companies listed at the end of this Policy. As a Huron customer who uses our products and services primarily for personal, family or household purposes, we wish to emphasize to you that the basis of each customer relationship, many of which span generations, is trust. You have chosen to do business with our corporate family, and we are obligated to honor that relationship with great care, beginning with the information you have chosen to share with us. We believe that your privacy should not be compromised. At the same time, we want to offer you the array of financial products and services you need to accomplish your financial goals. We believe we can do both through the privacy policy outlined below which applies to all of our products and services you utilize.

We rely on many sources of information to understand and meet your needs. Huron collects, retains, and uses non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from consumer-reporting agencies.

Huron does not disclose non-public personal information about you to non-affiliated third parties, except as permitted by law. Examples of instances where we are permitted by law to make such disclosures include, but are not limited to, the following:

- You request or authorize the disclosure;
- The information is provided to help complete a transaction initiated by you;
- The information is provided to a reputable credit bureau or similar information reporting agency; or
- The disclosure is otherwise lawfully permitted or required (e.g. subpoena, investigation of fraudulent activity, request by regulator, etc.)

We may, however, disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

If you should decide to close your account(s) with Huron or become an inactive customer, we will continue to adhere to the privacy policies and practices set forth in this notice.

Each Huron director, officer and employee is required to follow our “Code of Business Conduct,” which states that all customer information is considered private and privileged and is to be used solely for the purpose of providing you with the finest service available. We restrict access to your personal and account information to those employees who need to know that information to provide products and services to you. In addition, we maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

NOTICE OF YOUR OPPORTUNITY TO OPT OUT OF INFORMATION SHARING WITH COMPANIES IN OUR CORPORATE FAMILY

Unless you tell us not to, Huron may share with companies in our corporate family information about you, including, but not limited to:

- Information we obtain from your application, such as your income or your marital status;

- Information we obtain from a consumer report, such as your credit score or your credit history;
- Information we obtain to verify representations made by you, such as your open lines of credit;
- Information we obtain from a person regarding its employment, credit, or other relationship with you, such as your employment history.

Companies in our corporate family who may receive this information are financial service providers such as commercial bankers and mortgage bankers.

**HOW TO TELL US NOT TO SHARE THIS
INFORMATION WITH OUR CORPORATE FAMILY**

If you prefer that we not share this information with companies in our corporate family, you may direct us not to share this information by doing one of the following:

- Call us toll free at 888-BANK HCB (888-226-5422),
- E-mail us at service@bankhcb.com,
- Fill out and tear off the bottom of this sheet and mail to Huron Community Bank, P. O. Box 312, East Tawas, MI 48730

Please Note: Your direction in this paragraph covers certain information about you that we might otherwise share with our corporate family. We may share other information about you with our corporate family as permitted by law.

At Huron, we value our customer relationships. We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. If you have any questions about how Huron protects your confidential information, please call your local branch office or contact us using the e-mail reply function located on our webpage.

1-888-BANKHCB

www.bankhcb.com

HCB 6/2010

Member FDIC

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**Huron Community Financial Services, Inc.
Huron Community Bank
Opt Out Reply Form**

I elect to opt out of disclosure of certain personal information, such as that contained in application forms or credit reports, to your affiliates, except as allowed by law.

Please Print: Name: _____

 Address: _____

 City/State/Zip: _____

Date: _____

Signature: _____

Please complete and return this form to Huron Community Bank, P. O. Box 312, East Tawas, MI 48730, contact us by e-mail at service@bankhcb.com or call us at 888-BANKHCB (888-226-5422). If you do not wish to opt out of disclosure information to affiliates, no response is necessary.