



FACTS

WHAT DOES ISABELLA BANK CORPORATION 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"> ■ Social Security Number ■ Credit History ■ Account Balances ■ Transaction History ■ Account Transactions ■ Mortgage Rates and Payments <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 this section below, we list the reasons financial companies can share their customers' personal information; the reasons Isabella Bank Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Isabella Bank Corporation 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	Yes	No
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 our nonaffiliates to market to you	No	We don't share

Questions?

Call 1-800-651-9111 or go to www.isbellabank.com

Who we are

Who is providing this notice?

Isabella Bank Corporation and its financial services companies (affiliates).

What we do

How does Isabella Bank Corporation 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.

We also maintain other physical, electronic, and operational safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Isabella Bank Corporation collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Use your credit or debit card
- Give us your contact information
- Provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include:*
Isabella Bank
Isabella Insurance Agency, Inc
Pioneer Mortgage, LLC
Corporate Settlement Solutions, LLC

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Isabella Bank Corporation does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance providers, credit-card programs and securities broker-dealers.*