

FDIC Coverage

Litchfield National Bank is an FDIC-insured bank. The standard insurance amount is \$250,000 per depositor.

To calculate your FDIC insurance coverage visit the following FDIC site: [FDIC Estimator](#)

Privacy Statement

Litchfield National Bank recognizes the importance our customer's place on the privacy and security of their personal information. Our goal is to protect your personal information in every way that we interact with you, whether it's on the telephone, in our lobby, at one of our ATMs, or on the Internet.

Read LNB's Privacy Notice

We think it is important for you to be informed of the policies, procedures, and security measures we have in place to safeguard your personal and confidential information. With that in mind, we have developed this policy to help you to understand the steps we take to protect your personal information when you utilize our Internet services.

Information Collection

If you are just browsing through our website, we do not request any personally identifiable information, nor do we collect unique identifying information about you unless you voluntarily and knowingly provide us that information, such as when you send us an email or complete an application online. If you provide us this information, it is only used internally and in furtherance of the purpose for which it was provided.

As part of providing online financial products or services, we may obtain information about our customers and website visitors from the following sources:

- Information we receive from you on applications, emails, or other forms;
- Information you provide when you choose to customize our website;
- Information about your transactions with this institution and our affiliates;
- Information we receive from a consumer-reporting agency; and
- Information that is generated electronically when you visit our website; and
- Information that is generated electronically when you use our Internet banking services.

Service providers hosting our website and our Internet banking service may collect general information on our website visitors simply to help us provide banking and other financial services to you online. They collect the following information on our behalf for security and statistical purposes:

- The Internet address (referral site) which brought you to our web site;
- The date and time you access our site;

- The name and version of your web browser;
- The Internet service provider you used when you accessed our site;
- Your Internet Protocol (IP) address; and
- The pages visited in our website.

Our service providers may use cookies to collect some the above information. They may also use cookies for security purposes within our Internet banking product. Additionally, cookies may be used for customization and personalization of our website.

Additional information about IP addresses and cookies are provided below.

Internet Protocol (IP) Addresses

An IP address is a number that is automatically assigned to your computer whenever you are on the Internet. Web servers, the computers that "serve up" web pages, automatically identify your computer by its IP address. When collecting information for us, our service provider does not link IP addresses to anything personally identifiable; however, this Institution and its service providers may use IP addresses to audit the use of our site. We can and will use IP addresses to identify users when necessary for security purposes.

What is a Cookie?

A cookie is a very small text file sent by a web server and stored on your hard drive, your computer's memory, or in your browser so that it can be read back later. Cookies are a basic way for a server to identify the computer you happen to be using at the time. Cookies are used for many things from personalizing start up pages to facilitating online purchases. Cookies help sites recognize return visitors and they perform a very important function in securing Internet banking.

Our service provider uses cookies for security purposes within our Internet banking product and to facilitate the customization and personalization of our website. For your security, our service provider does not store any personally identifiable information in cookies which are further described below.

Internet Banking Cookies

Our Internet banking product uses encrypted cookies that do not pass to your computer's hard drive. Instead, the cookie is stored in your computer's memory, identifying only your computer while you are logged on. Only our service provider can read the information in these cookies. The Internet banking cookie facilitates the processing of multiple transactions during a session without requiring you to reenter your passcode for each individual transaction. The cookie for Internet banking simply provides another level of security for our Internet banking product. When you log off, or close your browser, the cookie is destroyed. A new cookie is used for each session. That way, no one can use the prior cookie to access your account. For additional security, the cookie expires after 10 minutes of inactivity. It must then be renewed by reentering your passcode. We do not (and cannot) use this cookie to collect or obtain new personal

information about you. You must allow your browser to accept this cookie so you can use the Internet banking product.

Website Cookies:

When registered users login to the website, our service provider may also send cookies called "per-session" cookies or "server-side" cookies. These cookies reside in the browser and are only used to monitor the session by a unique identification number. These cookies are used for security purposes and you must allow your browser to accept these cookies in order to use the website. These cookies are destroyed.

Use of Information Collected

We do not disclose any non-public personal information about our customers, former customers, website visitors to anyone, except as permitted or required by law.

In order to provide online services such as: Internet banking and bill payment, we must disclose certain customer account information to our service providers.

We do not sell any of your personal information.

We will not disclose any medical information that you provide to us, unless you specifically authorize its disclosure.

We may disclose aggregate (not personally identifiable) customer information that we collect on our website to service providers, companies, and/or financial institutions that perform marketing and research services on our behalf and with whom we have joint marketing agreements. Our contracts require these service providers, companies and/or financial institutions to protect the confidentiality of your personal information to the same extent that we must do.

Email Policies

We may send you email notices for certain required disclosures if you agree to accept electronic disclosures and/or online account statements. If you have agreed to accept disclosures electronically, we may send you an email with updates to this policy and/or we may send you an email at least annually to remind you where the Privacy Policy can be viewed from our website. For more information on how to enroll for electronic disclosures, please contact us at **217-324-6161**.

We may also send you emails marketing our products and services. We will always provide you an opportunity to opt-in or opt-out of email advertising promotions as required by law.

If you send us an email, please do not include any non-public personal or sensitive information, as email messages may not be secure and/or confidential. We offer secure messaging through our Internet Banking service. You should use the secure messaging service anytime you send us sensitive personal information.

Security

This Institution and its service providers have developed strict policies and procedures to safeguard your personal information. We restrict employee access to your sensitive personal information on a "need to know" basis. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We educate our employees about the importance of confidentiality and customer privacy. We take appropriate disciplinary measures to enforce employee privacy responsibilities.

Our Internet banking service provider has developed a top-of-the line security system to ensure your customer information is protected on the Internet and within the data center environment.

Privacy of Children

This financial institution respects the privacy of children. We do not knowingly collect names, emails addresses, or any other personally identifiable information from children. We do not knowingly market to children, nor do we allow children under 18 to open online accounts.

Privacy Updates

New product releases may require changes to our Privacy Policy. The effective date of our policy will always be clearly displayed. If we make any changes regarding the use or disclosure of your personal information, we will provide you prior notice and the opportunity to opt-out of such disclosure if required by law.

Questions

If you have any questions about our privacy policy or concerns about our privacy practices, please contact us at 217-324-6161 or lnb@IBankLNB.com.

USA Patriot Act Information

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING OR CHANGING AN ACCOUNT WITH LITCHFIELD NATIONAL BANK

Section 326 of the USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or changes an existing account. This federal requirement applies to all new customers and current customers. This information is used to assist the United States government in the fight against the funding of terrorism and money-laundering activities.

What this means to you: when you open an account or change an existing account, we will ask each person for their name, physical address, mailing address, date of birth, and other information that will allow us to identify them. We will ask to see each person's drivers license and other identifying documents and copy or record information from each of them.