

**FACTS****What Does Northpointe Bank Do With Your Personal Information?**

rev. 1/2020

<b>Why?</b>	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.
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<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and Income</li> <li>• Account Balances and Payment History</li> <li>• Credit History and Credit Scores</li> </ul>
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<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Northpointe Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Northpointe Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call <b>866-426-4127</b></li> <li>• Talk with a Branch Representative</li> <li>• Visit us online: <a href="http://www.northpointe.com">www.northpointe.com</a>, click the Phone/Contact icon, choose "Send Us a Message"</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice, unless state law requires a longer period of time. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call <b>866-426-4127</b> or go to <a href="http://www.northpointe.com">www.northpointe.com</a>
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**Who we are**

<b>Who is providing this notice?</b>	Northpointe Bank
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**What we do**

<b>How does Northpointe Bank protect my personal information?</b>	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.
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<b>How does Northpointe Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• Open an account or Deposit money</li><li>• Apply for a loan or Give us your income information</li><li>• Provide employment information</li></ul> We also collect personal information from others, such as credit bureaus, affiliates, or other companies.
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<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"><li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li><li>• affiliates from using your information to market to you</li><li>• sharing for non-affiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
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**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• Our affiliates include financial companies such as Northpointe Bancshares, Inc., and nonfinancial companies, such as Northpointe Insurance Agency, Inc.</li></ul>
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<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• Northpointe Bank does not share with non-affiliates so they can market to you.</li></ul>
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<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• Our joint marketing partners include investment and securities companies and insurance agencies.</li></ul>
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**Other Important Information**

**California Residents:** We will not share personal information with non-affiliates for them to market to you. Unless you limit our sharing by completing the enclosed Important Privacy Choices for Consumers, we will share personal information with our affiliates, and with non-affiliates for joint marketing as provided by law.

**North Dakota Residents:** We will not share personal information with affiliates, or non-affiliates for joint marketing, without your prior authorization. In order to "Opt-In" to the sharing of such information, please fill out, sign and return the enclosed North Dakota Opt-In form.

**North Dakota Opt-In Form**

Mark any/all you want to authorize:

- Do allow your affiliates to use my personal information to market to me.
- Do share information for joint marketing with other financial companies.

This consent will apply until I notify you otherwise.

<b>Name</b>	
<b>Address</b>	
<b>City, State, Zip</b>	
<b>Signature</b>	
<b>Loan Number</b>	

Return this signed form via:

Mail to: Northpointe Bank, ATTN: Customer Service, 3333 Deposit Drive, Grand Rapids, Michigan 49546.  
Secure upload available at [www.northpointe.com/secure](http://www.northpointe.com/secure)