FACTS	WHAT DOES WOODTRUST BANK 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?	The types of personal information we collect and share depend on the product or service you have with us.  This information can include:  Social Security number and income-related information  Asset-related information, including retirement assets
	Risk tolerance and investment experience information  When you are no longer our customer, we continue to share your information as described in this notice.
HOW?	All financial companies need to share clients' personal information at times to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Tahoe Trust Company, LLC chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES WOODTRUST BANK 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	NO	We do not share
For joint marketing with other financial companies	NO	We do not share
For our affiliates' everyday business purposes – information about your transactions and experiences	YES	No
For our affiliates' everyday business purpose – information about your creditworthiness	NO	We do not share
For nonaffiliates to market to you	NO	We do not share

QUESTIONS? Call 715-423-7600 or go to woodtrust.com
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WHAT WE DO	
How does WoodTrust Bank 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.
How does WoodTrust Bank collect my personal information?	We collect your personal information, for example, when you  Use your debit or credit card Open an account Seek advice about your investments Apply for a loan Make deposits or withdrawals from your accounts  We also collect your personal information from others, such as credit bureaus 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.  • WoodTrust Bank does not share with our affiliates.		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  • WoodTrust Bank 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.  • WoodTrust Bank does not jointly market.		