

## ***Protecting Your Privacy Is Important to AMCORE***

We want you to understand what information we collect and how we use it.

In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. It is AMCORE's sincere desire to provide our customers with the products and services that meet their specific financial needs.

These products and services are provided through AMCORE's family of companies, (for example, banking, trust, brokerage, mortgages and investments, see listing of the AMCORE family companies on the back panel). The sharing of information within the AMCORE family of companies ("affiliates" as defined in Title V of the Gramm-Leach-Bliley Act) is extremely important to help determine and meet your financial needs. Having a trusted financial professional on your side is a valuable asset to you in achieving your financial success.

Following is the standard for all AMCORE employees for collection, use, retention and security of non-public personal information.

### ***What Information We Collect***

We may collect "nonpublic personal information" about you from the following sources:

- ❑ Information we receive from you on applications or other loan and account forms and surveys;
- ❑ Information about your transactions with us, our affiliates or others; and
- ❑ Information we receive from third parties such as credit bureaus.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your bank account balances, payment history, overdraft history, trust documentation, and brokerage trading.

### ***What Information We Disclose***

- ❑ ***Within the AMCORE Family of Companies:***  
We are permitted under law to share information about our experiences or transactions with you or your account (such as your account balance and your payment history with us) with other companies that are part of the AMCORE family of companies ("affiliates"). We also may share additional information about you or your

account (such as information we receive from you in applications and information from credit reporting agencies) within our family of companies. This enables us to process your request for services faster and makes it possible for us to include you when offering products and services that may be beneficial to you. You may direct us not to disclose, within our family of companies, information that does not relate solely to our or our affiliates' experiences or transactions with you or your account (such as the application information and credit bureau information) by calling us at 1-888-4-AMCORE.

- ❑ ***Outside the AMCORE Family of Companies:***  
We are permitted under law to disclose non-public personal information about you to "nonaffiliated third parties" (i.e., third parties that are not part of the AMCORE family of companies) in certain circumstances. For example, we may disclose non-public personal information about you to third parties to assist us in servicing your account(s), to government entities in response to subpoenas; and to credit bureaus.
- ❑ We may disclose all of the information we collect, as described in the "What Information We Collect" section above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.
- ❑ **We do not disclose any non-public personal information about you to any other third parties, except as permitted or required by law.**

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to this privacy notice.

### ***Our Security Procedures***

We also take steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know the information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with or exceed federal standards to guard your non-public personal information.

***Please see the following important information about how you can help protect your own financial privacy and financial identity.***

## **Don't Become a Victim of Identity Theft!!**

### **Manage Your Mailbox**

- ❑ Don't leave bill payment envelopes clipped to your mailbox or inside with the flag up; criminals can steal your mail and change your address.
- ❑ Know your billing cycles and watch for any missing mail. Follow up with creditors if bills or new cards don't arrive on time. An identity thief may have filed a change of address request in your name with the creditor or the post office.
- ❑ Carefully review your monthly accounts, credit card statements and utility bills (including cellular telephone bills) for unauthorized charges as soon as you receive them. If you suspect unauthorized use, contact the provider's customer service and fraud departments immediately.
- ❑ When you order new checks, ask when you can expect delivery. If your mailbox is not secure, then ask to pick up the checks instead of having them delivered to your home.
- ❑ Although many consumers appreciate the convenience and customer service of general direct mail, some prefer not to receive offers of pre-approved financing or credit. To "opt out" of receiving such offers, call (888) 5 OPT OUT sponsored by the three credit bureaus.
- ❑ The Direct Marketing Association offers help in reducing mail and telephone solicitations. To join their mail preference service, mail your name, home address and signature to:  
Mail Preference Service  
Direct Marketing Association  
P. O. Box 9008  
Farmingdale, NY 11735-9008
- ❑ Don't have your Social Security number printed on your checks, and don't allow merchants to write your Social Security number on your checks. If a business requests your Social Security number, ask to use an alternate number.
- ❑ Never give your Social Security number, account numbers or personal credit information to anyone who calls you.

### **Check Your Purse or Wallet**

- ❑ Never leave your purse or wallet unattended, even for a minute.
- ❑ Protect your PINs (don't carry them in your wallet!) and passwords; use a 10-digit combination of letters and numbers for your passwords, and change them periodically.
- ❑ Carry only personal identification and credit cards you actually need in your purse or wallet.
- ❑ If your I.D. or credit cards are lost or stolen, notify the creditors immediately, and ask the credit bureaus to place a "fraud alert" in your file.
- ❑ Keep a list of all your credit cards and bank accounts along with their account numbers, expiration dates and credit limits, as well as the telephone numbers of customer service and fraud departments. Store this list in a safe place.
- ❑ If your state uses your Social Security number as your driver's license number, ask to substitute another number.

### Keep Your Personal Numbers Safe & Secure

- When creating passwords and PINs (personal identification numbers) don't use any part of your Social Security number, birth date, middle name, spouse's name, child's name, pet's name, mother's maiden name, address, consecutive numbers, or anything that a thief could easily deduce or discover.
- Ask businesses to substitute a secret alpha-numeric code as a password instead of your mother's maiden name.
- Shield the keypad when using ATMs or placing calling card calls.
- Memorize your passwords and PINs; never keep them in your wallet, purse, Rolodex or electronic organizer.
- Get your Social Security number out of circulation and release it only when necessary (e.g., tax forms, employment records, banking, stock and property transactions).

### Bank, Shop & Spend Wisely

- Store personal information in a safe place and shred or tear up documents you don't need.
- Destroy charge receipts, copies of credit applications, insurance forms, bank checks and statements, expired charge cards and credit offers you get in the mail before you put them out in the trash.
- Cancel your unused credit cards so their account numbers will not appear on your credit report.
- When you fill out a loan or credit application, be sure the business either shreds the applications or stores them in locked files.
- Tear up receipts, bank statements and unused pre-approved credit card offers and convenience checks before throwing them away.
- When possible, watch your credit card as the merchant completes the transaction.
- Use credit cards that have your photo and signature on the front.
- Sign your credit cards immediately upon receipt.
- Carefully consider what information you want placed in the telephone book and ask yourself what it reveals about you.
- Keep track of credit card, debit card and ATM receipts. Never throw them in a public trash container. Tear them up or shred them at home when you no longer need them.
- Ask businesses what their privacy policies are and how they will use your information: Can you choose to keep it confidential? Do they restrict access to data?
- Choose to do business with companies you know are reputable, particularly online.
- When conducting business online, use a secure browser that encrypts or scrambles purchase information and make sure your browser's padlock or key icon is active.
- Don't open e-mail from unknown sources. Use virus detection software.

### Review Your Information

- Order a copy of your credit report from the three credit reporting agencies every year and make sure all the information is correct, especially your name, address, and Social Security number. Look for indications of fraud, such as unauthorized applications, unfamiliar credit accounts, credit inquiries and defaults and delinquencies that you did not cause.

Check your Social Security Earnings and Benefits statement once each year to make sure that no one else is using your Social Security number for employment.

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Visit AMCORE on the web at: [www.AMCORE.com](http://www.AMCORE.com)

## PRIVACY NOTICE

The logo for AMCORE, featuring the word "AMCORE" in a bold, black, sans-serif font.The logo for AMCORE's Vintage Mutual Funds. It features the word "AMCORE'S" in a small, black, sans-serif font above a large, stylized black "V" shape. Below the "V" is the text "VINTAGE MUTUAL FUNDS" in a black, sans-serif font.

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