

FACTS**WHAT DOES JIKO 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
- account balances, and transaction history
- risk tolerance and assets

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 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 Jiko chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Jiko 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 don't share
For joint marketing with other financial companies	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions?

Call (833) 333-JIKO (833-333-4556) or go to www.jiko.com

Who we are

Who is providing this notice?

Jiko Securities, Inc., Jiko Technologies, Inc., and Jiko Bank (a division of Mid-Central National Bank) for the purpose of this notice collectively known as “Jiko”

What we do

How does Jiko 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 Jiko collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- provide account information or give us your contact information
- use your debit card

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. See below for more on your rights under state law.

Definitions

Affiliates

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

- *Our affiliates include companies with a Jiko name; financial companies such as Mid-Central National Bank and Jiko Securities, Inc.; nonfinancial companies, such as Jiko Technologies, Inc.; and others, such as Jiko Group, Inc.*

Nonaffiliates

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

- *Jiko 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.

- *Jiko does not jointly market.*

Other important information

For Vermont Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Additional information concerning our privacy policies can be found at www.jiko.com or call **(833) 333-JIKO** (833-333-4556)

Nevada Residents: We are providing you with this notice pursuant to state law. You may be placed on our internal Do Not Call list by calling us at **(833) 333-JIKO** (833-333-4556) For further information, contact the Nevada Attorney General's office at 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; by phone at 702-486-3132; or by email at BCPINFO@ag.state.nv.us.

For California Customers: We will limit our sharing of personal information about you to comply with all California privacy laws that apply to us. For example, we may share information with your consent or to service your accounts. For other information about how we may collect, use, and share information about you and your rights under California law, please see our [Privacy Policy](#).