

FACTS

WHAT DOES Midland States Bancorp, Inc. and its subsidiary Midland States Bank DO WITH YOUR PERSONAL INFORMATION?

Rev 12/2010

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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">• Social Security number and income• account balances and transaction history• credit history and credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Midland States Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Midland States Bancorp, Inc. 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	Yes	No
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 do not share
For our nonaffiliates to market to you	No	We do not share

Questions?

Call 888-226-5892 or go to www.midlandstatesbank.com

Who we are

Who is providing this notice?

Midland States Bancorp, Inc. and its subsidiary Midland States Bank

What we do

How does Midland States Bancorp, Inc. 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.

We also maintain other safeguards to protect this information and limit access to information to employees for whom access is appropriate.

How does Midland States Bancorp, Inc. collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- 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 law 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.

- Midland States Bancorp, Inc. (Holding Company), Midland States Bank

Nonaffiliates

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

- we do not share with nonaffiliates

Other important information