TOWER FINANCIAL CORPORATION

Rev. 6/2012

FACTS	WHAT DOES TOWER FINANCIAL CORPORATION 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 balance and transaction history • Payment history 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 customer's 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 Tower Financial Corporation chooses to share; and whether you can limit this sharing.

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

Questions?	Call 877.427.7220 or visit us online at www.towerbank.net.

Who we are	
Who is providing this notice?	Tower Bank & Trust Co. Tower Trust Company

What we do	
How does Tower Financial Corporation 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 Tower Financial Corporation collect my personal information?	We collect your personal information, for example when you: • open an account or make deposits and withdrawals • apply for a loan or use your debit or credit card • seek advice about your investments We also collect personal information from others such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law give 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. • Our affiliates include financial companies such as Tower Bank & Trust Co. and Tower Trust Company.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Tower 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. • Our joint marketing partners include credit card companies and insurance agents.

Other important information