Rev. 02/2026 v2

FACTS — WHAT DOES NICOLET NATIONAL 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 - Account balances and transaction history - Assets and retirement assets
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 Nicolet National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Nicolet National 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	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 creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	- Mail the form below **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call toll-free (800)369-0226 or go to www.nicoletbank.com

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Mail-in Form	
	Mark any/all you want to limit: ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes. ☐ Do not allow your affiliates to use my personal information to market to me. **Name** **Address** **City, State, Zip**
Mail to:	Nicolet National Bank Attention: Privacy Opt Out Compliance 111 N. Washington St, Green Bay, WI 54301

Who we are	
Who is providing this notice?	Nicolet Bankshares, Inc. and affiliated companies including Nicolet National Bank, and Nicolet Advisory Services, LLC.

What we do	
How does Nicolet National 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. Use of encryption, and restricting access to employees who need the information to provide products or services to you.
How does Nicolet National Bank 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 credit or 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.]
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - *Our affiliates include companies with a Nicolet National Bank, and Nicolet Advisory Services LLC name.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - *Nicolet National 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. - *Our joint marketing partner(s) include credit card, investment and financial services and non-financial companies.*

Other important information

Special Notice For State Residents

California Residents

We will not share personal information we collect about you with nonaffiliates, except as permitted by law, such as to process your transactions or maintain your account. We may share personal information we collect about you with affiliates for marketing purposes unless you affirmatively opt-out as provided in this Notice.

Nevada Residents

We are providing you this notice pursuant to Nevada law. You may be placed on our Internal Do Not Call list at your request by calling 800-369-0226. Nevada requires that we provide contact information for the state's Bureau of Consumer Protection to all consumers that do business with us. The contact information for the Bureau of Consumer Protection, of the Office of the Nevada Attorney General, is provided below:
Address: 555 East Washington Street, Suite 3900, Las Vegas, Nevada 89101
Phone: (702)486-3132

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.