

<b>FACTS</b>	<b>WHAT DOES MIDLAND STATES BANCORP, INC. AND ITS SUBSIDIARY MIDLAND STATES BANK (together, "MIDLAND") DO WITH YOUR PERSONAL INFORMATION?</b>
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: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and transaction history</li> <li>• Credit history and credit scores</li> </ul>
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 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Midland Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For our nonaffiliates to market to you</b>	No	We don't share

To limit Our sharing	<p><b>Mail the form below.</b></p> <p><b>Please note:</b> If you are a <i>new customer</i>, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.</p>
Questions?	CALL 1-855-696-4352 or go to <a href="http://www.midlandsb.com">www.midlandsb.com</a>

Mail-in Form									
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choice(s) only to me.</p> <p><b>Mail to:</b> Midland States Bank 1201 Network Centre Drive Effingham, IL 62401</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <table border="1"> <tr> <td>NAME</td> <td></td> </tr> <tr> <td>ADDRESS</td> <td></td> </tr> <tr> <td>CITY, STATE, ZIP</td> <td></td> </tr> <tr> <td>LAST 4 DIGITS OF TAX ID</td> <td></td> </tr> </table>	NAME		ADDRESS		CITY, STATE, ZIP		LAST 4 DIGITS OF TAX ID	
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WHO WE ARE	
<b>Who is providing this notice?</b>	Midland States Bancorp, Inc. and its subsidiary Midland States Bank
WHAT WE DO	
<b>How does Midland protect my personal information?</b>	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 employees for whom access is appropriate.
<b>How does Midland collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit and debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State law and individual companies may give you additional rights to limit sharing.
DEFINITIONS	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Midland States Bancorp, Inc. (Holding Company) and Midland States Bank are affiliates. Our affiliates currently include entities with the Midland name as well as entities of a financial nature bearing another name. They include: Midland Financial Advisors, Inc., Midland Trust Company, and Love Funding Corporation. Our affiliates may also include subsequently formed or acquired entities of a financial or nonfinancial nature.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Midland does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include other financial services companies such as credit card companies, online banking companies, payment processing and payment services companies.</i></li> </ul>
Other important information	
<b>Important information about phone calls, texts, prerecorded and email messages:</b> If, at any time, you provide to Midland, their affiliates or designees ("Midland Entities") contact numbers that are wireless telephone number(s) including, but not limited to, cell or VoIP numbers, you are consenting to Midland Entities using an automated dialing system to call or text you, or to send prerecorded messages to you, in order to service, and collect on, any Midland Entities personal account(s) and business account(s) (for which you are an authorized signer, guarantor or designated contact person) but not to market to you. For any type of phone calls with Midland Entities, you consent that the call may be monitored or recorded for quality control and training purposes. By providing your email address, you consent to receive electronic mail from Midland Entities.	