



FACTS

WHAT DOES AREA 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: <ul style="list-style-type: none"> · Social Security number and account transactions · Account balances and payment history · Credit history and transaction history When you are no longer our customer, we continue to share you 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 Area Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Area Bank share?	Can you limit this sharing?
For 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 do not share
For joint marketing with other financial companies.	No	We do not share
For our affiliates' everyday business purposes-information about your transactions and experiences.	No	We do not share
For our affiliates' everyday business purposes-information about your creditworthiness.	No	We do not share
For non-affiliates to market to you.	No	We do not share

Questions? Call 618-285-6813 or go to www.areabankonline.com

Who we are...
Who is providing this notice? Area Bank

What we do...	
How does Area 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.
How does Area Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> · 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?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> · Sharing for affiliates' everyday business purposes-information about your creditworthiness · Affiliates from using you information to market to you · Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions...	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> · <i>Area Bank has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> · <i>Area Bank does not share with nonaffiliates so they can market to you</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> · <i>Area Bank does not jointly market</i>

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