



PRIVACY ACT

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 info 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
- Credit history
- Account balances
- Credit scores
- Transaction history
- Checking account information

When you are no longer our customer, we continue to share your information as described here.

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 Atkins Savings Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Atkins Savings Bank & Trust 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	NO	We don't share
For joint marketing with other financial companies	NO	We don't share
For our affiliates' everyday business purposes- information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	NO	We don't share
For nonaffiliates to market you	NO	We don't share

How does Atkins Savings Bank & Trust 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 Atkins Savings Bank & Trust collect my personal information?

We collect your personal information, for example, when you:

- Deposit money
- Give us your contact information
- Provide employment information
- Show your driver's license
- Apply for financing

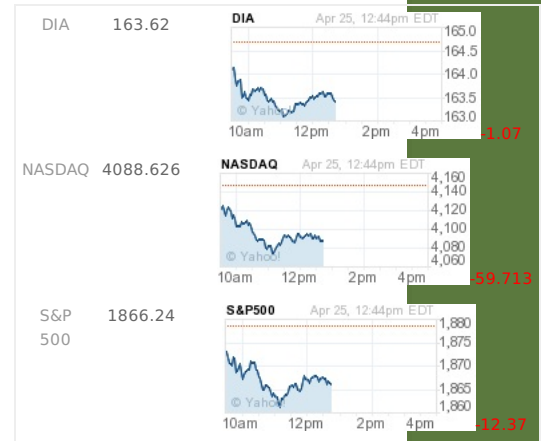
We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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 you
- sharing for nonaffiliates to market to you

Stocks



- 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 non-financial companies. **Atkins Savings Bank & Trust has no affiliates.**

Nonaffiliates - Companies not related by common ownership or control. They can be financial and non-financial companies. **Atkins Savings Bank & Trust 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. **Atkins Savings Bank & Trust doesn't jointly market.**

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If you have any questions please stop in or **contact us** at (319) 446-7700.

