



# Bank of O'Fallon

901 South Lincoln Avenue  
O'Fallon, Illinois 62269  
(618) 632-3595

Home

## PRIVACY POLICY

Online  
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Rev. 09/2010

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### **FACTS** WHAT DOES BANK OF O'FALLON DO WITH YOUR PERSONAL INFORMATION?

Personal  
Banking

**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.

Business  
Products

**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
- Account balances
- Payment history
- Transaction history
- Credit history
- Wire transfer instructions

Other  
Services

Links

When you are *no longer* our customer, we continue to share your information as described in this notice.

Contact Us

**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 Bank of O'Fallon chooses to share; and whether you can limit this sharing.

Overdraft  
Disclosure  
and  
Consent  
Form

Privacy  
Policy

Reasons we can share your personal information	Does Bank of O'Fallon 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	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call 618-632-3595 or go to <a href="http://www.bankofallon.com">www.bankofallon.com</a>	

Online  
Banking  
Terms and  
Conditions

### **What We Do**

**How does Bank of O'Fallon protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These

personal information	measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
<b>How does Bank of O'Fallon collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Provide account information</li> <li>• Tell us where to send the money</li> <li>• Show your driver's license</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 laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Bank of O'Fallon does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Bank of O'Fallon 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>Bank of O'Fallon doesn't jointly market.</i></li> </ul>
<b>Other Important Information</b>	
<b>For Alaska, Illinois, Maryland and North Dakota Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your permission.	

NOTICE: PLEASE READ Bank of O'Fallon does not control the content of or approve any website that is linked through this browser. Search results are not filtered or screened by the bank or any of its agents, representatives or service providers. Users who search the Internet using this browser do so at their own risk and are responsible for the results. The portal features are being provided by an outside source - Bank of O'Fallon is not responsible for the content.

