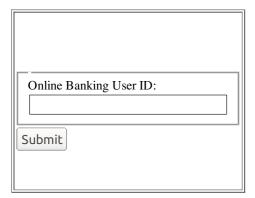


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Privacy policy

Preventing Identity Theft

Click here for Iowa Falls State Bank's tips and resources for preventing identity theft.

Iowa Falls State Bank Privacy Policy

FACTS 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.

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
- Checking account information

When you are No Longer our customer, we continue to share your information as described in this notice.

How?

What?

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 Iowa Falls State Bank chooses to share; and whether you can limit this sharing.

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

Questions? Call toll-free 1-888-866-8166 or go to www.ifsbank.com

What We Do

How does Iowa Falls State 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.

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.

We collect your personal information, for example, when you

- · Open an account
- Apply for a loan
- Make deposits or withdrawals from your account
- Give us your contact information
- Show your driver's license

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

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.

How does Iowa Falls State Bank collect my personal information?

Why can't I limit all sharing?

Definitions

Affiliates

Joint Marketing

Companies related by common ownership or control. They can be financial and non-financial

companies.

• Iowa Falls State Bank does not share with our affiliates.

Companies not related by common ownership or control. They can be financial and non-financial

Nonaffiliates companies.

• Iowa Falls State Bank does not share with nonaffiliates so they can market to you.

A formal agreement between nonaffiliated financial companies that together market financial

products or services to you.

• Our joint marketing partners include Prime Vest Financial Services.

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

641-648-5171

Iowa Falls – Main Bank 601 Washington Ave., Iowa Falls, IA 50126 641-648-5171 <u>Hours</u>

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Convenience Banking Center

South of Main Bank 211 Stevens St., Iowa Falls, IA 50126 641-648-5171 Hours

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Williams Branch

113 Main St., Williams, Iowa 50271 515-854-2224 Hours

Equal Housing Lender | Member FDIC

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