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Privacy Policy

Facts	WHAT DOES BEARDSTOWN SAVINGS, ssb DO WITH YOUR PERSONAL INFORMATION?
Why? ginHelp.asp) lly/applywizard.asp)	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not ail 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: • Social Security number and income • Account balances and payment history • Credit history and credit scores
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 Beardstown Savings s.b. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Beardstown Savings Bank, ssb 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 to you	No	We don't share

Questions?

Call 217-323-1400 or go to www.Beardstownsavings.com (http://beardstownsavings.com)

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How does Beardstown Savings s.b. 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 Beardstown Savings s.b. collect my personal information?	We collect your personal information, for example, when you: Open an account or deposit money Provide account information or apply for a loan Use your credit or debit card
Why can't I limit all sharing?	Sharing for affiliates everyday business purposes - information about your creitworthiness 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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>Beardstown Savings</i> s.b. has no affiliates.
Nonaffiliates	Companies not related by common owndership or control. They can be financial and non-financial companies. <i>Beardstown Savings s.b. does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Beardstown Savings s.b. doesn't jointly market.

Other Important Information

For Illinois customers: We will not share personal information with nonaffliates either for them to market to you or for joint marketing without your authorizations.

Rates (rates.aspx)

Some of the best rates in the area can be found here at Beardstown Savings. See our rates page (rates.aspx) for account rates.

Products

Checking Account (checking.aspx) Savings Account (savings.aspx) CDs & IRAs (cds.aspx) Check Re-Ordering (redirector.aspx? u=http://mschecks.com) Loans Mortgage (mortgage.aspx) About Us (aboutUs.aspx) Beardstown Branch Personal (personalloans.aspx) Auto (autoloans.aspx)

About

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Locations

301 State St. Beardstown, II 62618 Phone: (217) 323-1400

Mt. Sterling Branch 201 W Main

Mt. Sterling, II 62353 Phone: (217) 773-3388



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