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		William P. St. Co.	The same of				
PRIVACY POLICY							
FACTS	WHAT DOES FIRST STATE BANK OF SAUK CENTRE 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: Social Security number Account balances Credit history Income Payment history Credit scores When you are no longer our customer, we continue to share your 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 First State Bank chooses to share; and whether you can limit this sharing.						
Reasons	we can share your personal information	Does First State Bank share?	Can you limit this sharing?				
such as to	reryday business purposes - process your transactions, maintain your account(s), court orders and legal investigations, or to report to credit	Yes	No				
	arketing purposes - products and services to you	Yes	No				
For joint n	We don't share						
For our affiliates' everyday business purposes - Yes information about your transactions and experiences							
	filiates' everyday business purposes - n about your creditworthiness	No	We don't share				
For our af	filiates to market to you	No	We don't share				
For non-a	filiates to market to you	No	We don't share				
Questions	call 320.352.5771 or go to www.firststatebanksc.com						
What We I	00						

Questions.	Call 320.332.3771 of go to www.iiiststatebariksc.com			
What We Do				
How does First 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.			
How does First State Bank collect my personal information?	We collect your personal information, for example, when you Open an account Pay your bills Use your credit or debit card Deposit money Apply for a loan We also collect your personal information from others, such as credit bureaus 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 to you

 sharing for non-affiliates to market to you

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			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. • DuBois BankShares, Inc. DBA First State Agency
		Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • First State Bank 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. • First State Bank does not jointly market.
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