

Privacy Policy

Rev. 01/2011

FACTS	WHAT DOES First State Bank, Belond, IA 50421-0039 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and valid driver's license • Account balances and payment history • Transaction history and checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
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?	
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	NO	
For joint marketing with other financial companies	NO	NO	
For our affiliates' everyday business purposes- information about your transactions and experiences	NO	NO	
For our affiliates' everyday business purposes- information about your creditworthiness	NO	NO	

For non-affiliates to market to you		NO	NO
Questions?		Call 641-444-3226 or go to www.fsbbelmond.com	
Who we are			
Who is providing this notice?		First State Bank 304 E. Main St., P.O. Box 39, Belmond, IA 50421-0039	
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 <ul style="list-style-type: none">• Open an account or use your credit or debit card• Apply for a loan or make a wire transfer• Make deposits or withdrawals from your account or show your driver’s license	
Why can't I limit all sharing?		Federal law gives you the right to limit only <ul style="list-style-type: none">• sharing for affiliates' everyday business purposes - information about your credit worthiness• 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.	
Definitions			
Affiliates		Companies related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none">• <i>First State Bank does not share with our affiliates.</i>	
Nonaffiliates		Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>First State Bank 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. <ul style="list-style-type: none">• <i>First State Bank does not jointly market</i>	