

www.stuartbank.com

Privacy Policy

Privacy Policy

FACTS

WHAT DOES FIRST STATE BANK 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:

- What?
- Social Security number
- · Transaction history
- Account balances
- · Credit history
- Payment history
- Mortgage rates and payments

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

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'

How?

we list the reasons inhancial 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	We do not share
For joint marketing with other financial companies -	No	We do not share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

QUESTIONS?	Call 1-888-347-7812
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What we do	hat we do		
How does First State Bank	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.		

protect my personal information?	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 Give us your contact information	
How does First State Bank collect my personal	Pay insurance premiums Make a wire transfer	
information?	Make deposits or withdrawals from your account	
	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	
Why can't I limit all sharing?	 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.	

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • First State Bank has no affiliates.
Nonaffiliates	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.
Ioint Monkatina	A formal agreement between nonaffiliated financial companies that together market financial products or

• First State Bank does not jointly market.



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