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## Privacy Notice

<b>FACTS</b>	WHAT DOES <b>FIRST STATE BANK OF WARREN</b> DO WITH YOUR PERSONAL INFORMATION?
	<input type="checkbox"/>
<b>Why?</b>	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.
	<input type="checkbox"/>
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and account balances</li> <li>■ Transaction history and overdraft history</li> <li>■ Payment history and account transactions</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
	<input type="checkbox"/>
<b>How?</b>	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 of Warren chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First State Bank of Warren Share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	No	N/A
<b>For joint marketing with other financial companies</b>	No	N/A
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	N/A
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	N/A
<b>For our nonaffiliates to market to you</b>	No	N/A
<b>Questions?</b>	Call 800-560-2265 or go to <a href="http://www.firststatewarren.com">www.firststatewarren.com</a>	

Who we are	
<b>Who is providing this notice?</b>	First State Bank of Warren
What we do	
<b>How does First State Bank of Warren protect my personal information?</b>	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.
<b>How does First State Bank of Warren collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Open an account or apply for a loan</li> <li>■ Deposit money</li> <li>■ Pay us by check</li> <li>■ Show your government-issued ID</li> <li>■ Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market you</li> </ul>

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

### Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>■ <i>First State Bank of Warren does not share with our affiliates.</i></li></ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>■ <i>First State Bank of Warren does not share with nonaffiliates.</i></li></ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>■ <i>First State Bank of Warren does not jointly market.</i></li></ul>

### 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 for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.

