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NOTICE OF CHANGES IN TEMPORARY FDIC INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS
 As of January 1, 2013, the standard maximum FDIC deposit insurance amount will be \$250,000.

OUR PRIVACY POLICY

FACTS WHAT DOES FOX RIVER 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.

What? The types of personal information we collect and share depend on the product or service you have with us. The information can include:

- Social Security Number
- 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 Fox River State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does FRSB 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.	Yes	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 our affiliates to market to you.	No	No

To Limit Our Sharing Call (262) 767-8600 and ask to speak with a personal banker.

Visit us online at www.foxriverstatebank.com.

If you are a new customer, we can begin sharing your information (30) days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call (262) 767-8600 or go to www.foxriverstatebank.com.

We Do Not Share Personal Information You are Already Opted Out

We will not disclose personal information about you to anyone except as disclosed in this policy or as permitted by law. The law allows you to "opt out" of certain kinds of information sharing with third parties. Fox River State Bank does not share personal information about you with any third parties that triggers this "opt-out" provision. This means you are already "opted-out" and there is nothing you need to do to prevent this sharing of information with nonaffiliated third parties.

Who is providing this notice? Fox River State Bank (FRSB)

What We Do

How does Fox River 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 Fox River State Bank collect my personal information?

We collect your personal information, for example when you:

- Open an account or deposit money.
- Pay your bills or apply for a loan.
- Use your credit or debit card.
- We also collect your information from others, such as credit bureaus, affiliates 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 nonaffiliates to market to you.
- State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply for everyone on your account.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates Companies no related by common ownership or control. They can be financial or nonfinancial companies.

Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other Important Information

Protect Your Personal Information by Deleting Your Name from Marketing Lists

If you would like to reduce the amount of advertising you receive from other companies through the mail, by telephone or by email, write to the Direct Marketing Association at the addresses listed below. You will need to provide your name, address and telephone number with your request:

Mail Preference Service
Direct Marketing Association
P.O. Box 9008
Farmingdale, NY 11735

Telephone Preference Service
Direct Marketing Association
P.O. Box 9014
Farmingdale, NY 11735

Protect Your Name From Identity Theft

If someone has used your personal identification to fraudulently establish credit, report the incident as quickly as possible to each of the credit reporting agencies and request that a fraud alert be placed on your file.

- Experian (888) 397-3742
- Equifax (800) 525-6285
- Trans Union (800) 680-7289

You can obtain a copy of your credit report by calling these credit reporting agencies at the above phone numbers. Check to see whether any additional accounts were opened without your consent or whether unauthorized charges were billed to your accounts.

Contact the Social Security Administration's Fraud Hotline at (800) 269-0271 to report the unauthorized use of your personal identification information.

Contact your State Department of Motor Vehicles to see whether the department has issued an unauthorized license number in your name. If so, notify them that you are a victim of identity theft.

If you are a victim of identity theft, file a complaint with the Federal Trade Commission (FTC) at the address or website below. Ask for a copy of "ID Theft: When Bad Things Happen to Your Good Name", a free comprehensive guide to help you guard against, and recover from, identity theft.

Federal Trade Commission
Identity Theft Commission
600 Pennsylvania Avenue NW
Washington, D.C. 20580-0001
www.ftc.gov