

# Genoa Community Bank

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 Information  
 Customer Awareness Program

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PO Box 607, 502 Willard Ave Genoa, NE 68640  
 Email - [gcb@genoacb.com](mailto:gcb@genoacb.com)

(402)-993-2231  
 Toll Free (800)-994-1095  
 24-Hour Telephone "Banking At Your Fingertips" (866)-891-6477  
 Member FDIC

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## PRIVACY STATEMENT

FACTS	WHAT DOES GENOA COMMUNITY BANK DO WITH YOUR PERSONAL INFORMATION?																					
<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.																					
<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</li> <li>• Income</li> <li>• Payment history</li> <li>• Credit history</li> <li>• Overdraft history</li> <li>• Checking account information</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.																					
<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 reason Genoa Community Bank chooses to share; and whether you can limit this sharing.																					
<b>Reasons we can share your personal information</b>	<table border="1"> <thead> <tr> <th></th> <th>Does Genoa Community Bank Share?</th> <th>Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td><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</td> <td>Yes</td> <td>No</td> </tr> <tr> <td><b>For our marketing purposes</b> - to offer our products and services to you</td> <td>No</td> <td>We don't share</td> </tr> <tr> <td><b>For joint marketing with other financial companies</b></td> <td>No</td> <td>We don't share</td> </tr> <tr> <td><b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences</td> <td>No</td> <td>We don't share</td> </tr> <tr> <td><b>For our affiliates' everyday business purposes</b> - information about your creditworthiness</td> <td>No</td> <td>We don't share</td> </tr> <tr> <td><b>For nonaffiliates to market to you</b></td> <td>No</td> <td>We don't share</td> </tr> </tbody> </table>		Does Genoa Community Bank 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	We don't share	<b>For joint marketing with other financial companies</b>	No	We don't share	<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share	<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share	<b>For nonaffiliates to market to you</b>	No	We don't share
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<b>Questions?</b>	Call 402-993-2231 or go to <a href="http://www.genoacb.com">www.genoacb.com</a>																					
<b>What We Do</b>																						
<b>How does Genoa Community Bank 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. 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.																					
<b>How does Genoa Community Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Make deposits or withdrawals from your account</li> <li>• Provide account information</li> <li>• Give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.																					
<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 nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.																					
<b>Definitions</b>																						
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Genoa Community Bank does not share with our affiliates.</i></li> </ul>																					
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Genoa Community Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>																					
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.																					

- *Genoa Community Bank doesn't jointly market.*

**On-line Privacy**

Our Internet Banking product uses cookies only to the extent necessary to accomplish the customer's transactions and other activities. The website is aimed at a general audience, and we do not knowingly solicit or collect information from children. (For more information about the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission website at [www.ftc.gov](http://www.ftc.gov).)

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

If you have any questions regarding this policy, please contact us.