

FACTS

WHAT DOES HARDIN COUNTY SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?

Rev: April 2013

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. This information can include: <ul style="list-style-type: none"> • Social Security number and checking account Information • 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 Hardin County Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Hardin County Savings 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	Yes	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes- Information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes- Information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	No	We don't share

To Limit Our Sharing

- Call 641-939-3407
 - Visit us online: <https://www.hardincsb.com>
 - Mail the form below
- Please Note:**
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: 641-939-3407 or e-mail us @ hcsb@hardincsb.com



Mail-In Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply my choices only to me

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with other financial institutions to jointly market to me.
- Do not market HCSB Products and Services to me.

Name		Mail to:
Address		Hardin County Savings Bank
City, State, Zip		P O Box 311
		Eldora, IA 50627

Who we are	
Who is providing this notice?	Hardin County Savings Bank

What We Do	
How does Hardin County Savings 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 Hardin County Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an Account ▪ Apply for a Loan ▪ Give us your income information ▪ Provide employment information ▪ Provide your mortgage information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Hardin County Bancorporation ▪ Greenbelt Realty ▪ Brown Hurst Insurance Agency ▪ Union Whitten Insurance Agency ▪ Brown Lane Insurance Agency ▪ McRill-Stowell Insurance Agency ▪ Hardin County Bank Building Partnership
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>• <i>Hardin County Savings Bank does not share with nonaffiliates so they can market to you.</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>• <i>Hardin County Savings Bank does not jointly market.</i></p>