Personal Banking

Ag Banking

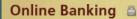
**Business Banking** 

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New User More Info



# **Privacy Policy**

Rev. 2/4/2013

## FACTS

# WHAT DOES HENDERSON STATE BANK DO WITH YOUR PERSONAL INFORMATION?

#### Whv?

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:

- Social Security number and checking account information
- account balances and account transactions
- transaction history and overdraft history

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

### 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 Henderson State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Henderson State Bank share?	Can you limit this sharing?
For our everyday business purposes-	Yes	No
such as to process your transactions, maintain your		
account(s), respond to court orders and legal investigations, or report to credit bureaus		
For our marketing purposes-	No	We don't
to offer our products and services to you	NO	share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposesÑ	No	We don't
information about your transactions and experiences		share
For our affiliates' everyday business purposes-	No	We don't
information about your creditworthiness		share
For nonaffiliates to market to you	No	We don't



Call 888-542-8902 or go to  $\underline{\text{www.hendersonstatebank.net}}$ 

Who we are			
Who is providing this notice?	Henderson State Bank		
What we do			
How does Henderson 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 Henderson 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 personal 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 purposesÑinformation about your creditworthiness  affiliates from using your information to market to you  sharing for nonaffiliates to market to you		

Definitions	
Affiliates	Companies related by common ownership or control.  They can be financial and nonfinancial companies.  • Henderson State Bank has no affiliates.
Nonaffiliates	Companies not related by common ownership or control.  They can be financial and nonfinancial companies.  Henderson State Bank does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  • Henderson State Bank doesn't jointly market.





