

- Mortgage Servicing
- Online Banking
- Personal Banking
- Business Banking
- Trust Department
- Investment Center
- Mortgage Sales
- Financial Calculators
- Equipment Leasing

get connected! with
Minuteman Online Banking

Minuteman ID:

HSB Monthly Poll

Tell us your spring fever plans:

- Spring Cleaning
- New Home Purchase
- Exterior Home Improvement Projects
- New Car Purchase
- Renewed focus on family & fun
- Self Improvement,

Privacy

Notice

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Rev. June 2013

FACTS	WHAT DOES HOME STATE BANK, N.A. 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. This information can include: <ul style="list-style-type: none"> ● Social Security number and income ● 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 Home State Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Home State 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	No
For joint marketing with other financial companies	Yes	Yes
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
For nonaffiliates to market to you	No	No

To limit our sharing	Mail the form below Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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 815.459.2000 for our Customer Service Department



Mail-in Form								
<p>If you have opted out of sharing in the past, Home State Bank will continue to honor your decision and you do not need to opt out again.</p>	<p>Mark if you want to limit sharing:</p> <p><input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">Name</td> <td style="width: 50%;">Mail to:</td> </tr> <tr> <td>Address</td> <td rowspan="4">Home State Bank, N.A Attn: Compliance Team PO Box 1738 Crystal Lake, IL 60039-1738</td> </tr> <tr> <td>City, State, Zip</td> </tr> <tr> <td>Daytime Phone</td> </tr> <tr> <td>Phone</td> </tr> </table>	Name	Mail to:	Address	Home State Bank, N.A Attn: Compliance Team PO Box 1738 Crystal Lake, IL 60039-1738	City, State, Zip	Daytime Phone	Phone
Name	Mail to:							
Address	Home State Bank, N.A Attn: Compliance Team PO Box 1738 Crystal Lake, IL 60039-1738							
City, State, Zip								
Daytime Phone								
Phone								

Who we are	
Who is providing this notice?	Home State Bank, N.A. (Home State)
What we do	
How does Home State 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 Home State collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or show your government-issued ID • Apply for a loan or provide employment information • Give us your contact 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?	Home State does not limit sharing by account but rather by individual. Therefore, your choices will apply to all of your accounts with us. Any joint account holder may make their own choices, or you can select on their behalf.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Home State does not share with our affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Home State does not share information with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include financial and investment companies.

Other important information	
For California and Vermont residents ONLY, we do not share information with affiliates or nonaffiliated third parties including joint marketers, except as permitted by law.	



Security and Privacy

Home State Bank recognizes your need for security and privacy as you visit our website. Below we will describe our policies and procedures in order to protect you and your online privacy.

Security

Our Secured Online Mortgage Site uses Cookies

Please be advised that our Home State Bank mortgage website uses cookies. The general purpose for the use of cookies is to tell our system that you have logged in as a valid user. Without this, you would have to sign in to every page you visit. In basic terms, a cookie is a piece of data that is distributed to your web server. Our mortgage website uses these cookies to keep track of your session within our site. The use of cookies is an industry standard.

Cookies cannot:

- retrieve any other data from your hard drive
- spread computer viruses
- collect personal information to determine who you are
- gain access to your email address

Any data collected from us is solely for the purpose of processing your loans and not used or disbursed for marketing purposes. We do not use these cookies to present you with information specific to your geographic area or to measure the effectiveness of our advertising.

Secure transfer of data

The following process stated below describes how your application data is transported to our Brokers from our Web hosting provider.

Your loan application information is transmitted from your browser to our (website hosting) provider's servers via Secure Sockets Layer (SSL). A SSL is a commonly-used vehicle for managing the security of a message transmitted on the Internet. Your data is encrypted (via SSL) before being sent.

Your application data will be stored within a database that is on a secured server. These servers are kept in a physically secure, off-site hosting environment (location). All servers are located in a separate environment location to ensure limited access to the data.

Our web hosting provider does not make use of borrower information, other than to transmit it back and forth between you and our Home State Bank team. All applications are sent to us via encrypted email attachments for security purposes.

Questions?

If you have any questions or concerns after reading our SECURITY PROCESS, please Contact Us: plutsch@homestateonline.com



[E-Statements](#) | [E-Statement Improvements for 2014](#)

NOTICE: Stocks are NOT a bank deposit, NOT guaranteed by the bank or any Federal Government Agency, NOT FDIC-Insured, and MAY lose value. Home State Bank N.A. is not responsible for and has no control over the subject matter, content, information, or graphics of the web sites that have links here. The portal and news features are being provided by an outside source - The bank is not responsible for the content. Please [contact us](#) with any concerns or comments.

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