

Personal Banking | Business Banking | Loans & Mortgages | Locations & Hours | About Us

SEARCH

Home > About Us > Privacy Policy

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Rev. 03/2013

FACTS

WHAT DOES HUNTINGTON 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. This information can include:

- Social Security number
- Income
- Account balances
- Payment history
- Credit history
- Overdraft history

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

How? In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Huntington State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Huntington State Bank share?	Can you limit this sharing?
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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
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For our marketing purposes - to offer our products and services to you	No	We don't share
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For joint marketing with other financial companies	No	We don't share
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For our affiliates' everyday business purposes - information about your transactions and	No	We don't share
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myOnlineBanking

Learn about new security changes

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News & Press

Fraudulent Call Warning

We are receiving calls from our customers, asking about phone...

Huntington Lighted Christmas Parade

Huntington State Bank was proud to be a part of...

More News

Identity Theft

Simple steps for protecting your identity

Mobile Banking

Account access where you are

My Card Statement

Check your credit card online

transactions and experiences

For our affiliates' everyday business purposes -

information about your creditworthiness No We don't share

For nonaffiliates to market to you

No We don't share

Questions?

Call toll-free 1-888-890-6080 or go to www.huntingtonstatebank.com, www.lowerybank.com, or www.bankoftyler.com

Who We Are

Who is providing this notice? Huntington State Bank means the following institutions: Huntington State Bank, LoweryBank, a Division of Huntington State Bank, Bank of Tyler, a Division of Huntington State Bank

What We Do

How does Huntington 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. 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.

How does Huntington State Bank collect my personal information? We collect your personal information, for example, when you

- Open an account
- Apply for financing
- Apply for a loan
- Show your driver's license
- File an insurance claim

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 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. See below for more on your rights under state law.

Definitions

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

- *Huntington State Bank does not share with our affiliates.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Huntington 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.

- *Huntington State Bank doesn't jointly market.*

Other Important Information

For Texas Customers. The Huntington State Bank, LoweryBank a division of Huntington State Bank, Bank of Tyler a division of Huntington State Bank is chartered, licensed or registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the Huntington State Bank, LoweryBank a division of Huntington State Bank, Bank of Tyler a division of Huntington State Bank should contact the Texas Department of Banking through one of the means indicated below: In person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; E-mail: consumer.complaints@banking.state.tx.us, Website: www.banking.state.tx.us.

Privacy Model Disclosure PRIV-MODEL 8/1/2010
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Providing Solutions, Building Relationships, One Dream at a Time.

Hometown Travelers Club

50+ Customers enjoy U.S. travel and abroad, entertainment and more. Come Go With Us!

Kids Club

Customers 12 years or younger qualify for this account.

Pays for A's

Students have the chance to win a \$500 savings account!

Financial Tools

Calculators, amortization schedules and more.

- Personal Banking**
- Overview
 - Internet Banking
 - Identity Theft
 - Mobile Banking
 - eStatements
 - Dream Points
 - Savings Accounts
 - Debit Card
 - Credit Card
 - Certificates of Deposit
 - Individual Retirement Account - IRA
 - Phone Banking
 - Safe Deposit Box
 - Common Fee Schedule

- Business Banking**
- Internet Banking
 - Deposit Accounts
 - Loans
 - Retirement Products
 - Merchant Card Services
- Loans & Mortgages**
- Mortgage Loans
 - Consumer Loans
 - Commercial Loans

- About Us**
- Overview
 - Board of Directors
 - Our Team
 - Our Locations

NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS
 By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

For more information about FDIC insurance coverage of noninterest-bearing transaction accounts, visit <http://www.fdic.gov/deposit/deposits/unlimited/expiration.html>.

FDIC INSURANCE COVERAGE
 On July 21, 2010, the FDIC Standard Maximum Deposit Insurance amount of \$250,000.00 was made permanent. The FDIC Insurance coverage limit of \$250,000.00 applies per depositor, per insured depository institution, for each account ownership category.

FDIC Aggregate Insurance Coverage
 All deposits are FDIC insured and any deposits with Huntington State Bank or LoweryBank, a division of Huntington State Bank, or Bank of Tyler, a division of Huntington State Bank are insured as one bank in aggregate.

Consumer Complaint Notice
 FDIC Consumer Response Center
 1100 Walnut Street, Box #11, Kansas City, MO 64106
 1-877-ASK-FDIC (1-877-275-3342) (Monday - Friday 8:00 am to 8:00 pm EST) 703-812-1020 (Fax number)
<https://www2.fdic.gov/starsmail/index.asp>

- Our Programs**
- Pays For A's
 - Kids Club
 - Hometown Travelers Club



