



## Privacy Statement

Rev. December 2010

FACTS	WHAT DOES ILLINI 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 gives you the right to opt out of some sharing. We collect, share, and protect your personal information. Please read this statement to understand what we do.
What?	The types of personal information we collect and share depend on the services you have with us. This information can include: • Social Security number • Transaction or loss history • Credit history • Account information. <i>Longer our customer, we continue to share your information as follows:</i>
How?	All financial companies need to share customers' personal information for their everyday business. In the section below, we list the reasons financial companies share your personal information; the reasons Illini State Bank chooses to share your information.

Reasons we can share your personal information	Does Illini State Bank share?	Can you limit sharing?
<b>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</b>	Yes	No
<b>For our marketing purposes to offer our products and services to you</b>	No	We don't
<b>For joint marketing with other financial companies</b>	No	We don't
<b>For our affiliates' everyday business purposes information about your transactions and experiences</b>	No	We don't
<b>For our affiliates' everyday business purposes information about your credit worthiness</b>	No	We don't
<b>For non affiliates to market to you</b>	No	We don't

Questions?

Call 815-442-8211 or go to [www.illinistatebank.com](http://www.illinistatebank.com)

<b>What We Do</b>	
<b>How does Illini State Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures. These measures include computer safeguards and secured files and buildings. We also use physical and procedural safeguards to protect this information and we limit access to information to those who need it. It is appropriate.
<b>How does Illini State Bank collect my personal information?</b>	We collect your personal information, for example, when you • Open an account • Apply for a card • Make deposits or withdrawals from your account • Show your driver's license We also collect 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 • sharing for affiliates' everyday business purposes • affiliates from using your information to market to you • sharing for non-affiliated companies. Individual companies may give you additional rights to limit sharing. See below for more on sharing.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial. <i>Illini State Bank does not share with our affiliates.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial. <i>Illini State Bank does not share with nonaffiliates so they can market to you.</i>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products. <i>Illini State Bank doesn't jointly market.</i>
<b>Other Important Information</b>	
<b>For Illinois Customers. We will not share personal information with non affiliates either for them to market to you or for our marketing - without your authorization.</b>	

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Member CBAI



Equal Housing Lender

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