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Online Banking User ID:

## Privacy policy

## Preventing Identity Theft

[Click here for Iowa Falls State Bank's tips and resources for preventing identity theft.](#)

## Iowa Falls State Bank Privacy Policy

WHAT DOES IOWA FALLS STATE BANK

**FACTS 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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- What?**
- Social Security number
  - Account balances
  - Payment history
  - Transaction history
  - Credit history
  - Checking account information

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 Iowa Falls State Bank chooses to share; and whether you can limit this sharing.

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

Questions? Call toll-free 1-888-866-8166 or go to [www.ifsbank.com](http://www.ifsbank.com)

**What We Do**

**How does Iowa Falls 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.

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Make deposits or withdrawals from your account
- Give us your contact information
- Show your driver's license

**How does Iowa Falls State Bank collect my personal information?**

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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

**Why can't I limit all sharing?**

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.

- *Iowa Falls 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.

- *Iowa Falls 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.

- *Our joint marketing partners include Prime Vest Financial Services.*

## Other Important Information

**For Alaska, Illinois, Maryland and North Dakota Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

**For California Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Customers.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

**For Vermont Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

641-648-5171

### **Iowa Falls – Main Bank**

601 Washington Ave., Iowa Falls, IA 50126

641-648-5171

[Hours](#)

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### **Convenience Banking Center**

South of Main Bank

211 Stevens St., Iowa Falls, IA 50126

641-648-5171

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### **Williams Branch**

113 Main St., Williams, Iowa 50271

515-854-2224

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