



"Growing with you since 1902."

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FACTS WHAT DOES IOWA SAVINGS 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 and account balances
- account transactions and credit history
- overdraft history and transaction history

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 Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Iowa Savings 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

For our marketing purposes - to offer our products and services to you

No

We don't share

For joint marketing with other financial companies

Yes

Yes

For our affiliates' everyday business purposes - information about your transactions and experiences

No

We don't share

For our affiliates' everyday business purposes - information about your creditworthiness

No

We don't share

For nonaffiliates to market to you

Yes

Yes

To limit our sharing

- Call (712) 792-9772 – our menu will prompt you through your choice(s)

Please note:

If you are a new customer, we can begin sharing your information 30 days from the

sharing your information 60 days from the date we sent this notice. When you are *no longer* 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 (712) 792-9772

What We Do

How does Iowa Savings 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 physical, electronic and procedural safeguards and limit access to those employees for whom access is appropriate.

How does Iowa Savings Bank collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or make deposits or withdrawals from your account
- open an account or show your driver's license
- 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 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Iowa Savings Bank has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include insurance and credit card companies..*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance and credit card companies.*

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