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## IROQUOIS FARMERS STATE BANK

111 W. LINCOLN AVE. - IROQUOIS, IL 60945

815-429-3337

Branch Offices - Ashkum, Beaverville & Gilman

### Privacy Policy

#### **FACTS** WHAT DOES IROQUOIS FARMERS STATE BANK DO WITH YOUR PERSONAL INFORMATION?

**Why?** Financial companies chose 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 income
- > Account balance and transaction history
- > Credit history and credit scores

When you are no longer a 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 reasons financial companies can share their customers' personal information, the reason Iroquois Farmers State Bank chooses to share, and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Iroquois Farmers State Bank share? | Can you limit this 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>   | Yes                                     | No                          |
| <b>For joint marketing with other financial companies</b>   | No                                      | We do not share             |
| <b>For our affiliates' everyday business purposes - information about your transactions and experiences</b>   | No                                      | We do not share             |
| <b>For our affiliates' everyday business purposes- information about your credit worthiness</b>   | No                                      | We do not share             |
| <b>For non-affiliates to market to you</b>  | No                                      | We do not share             |

**Questions?** Call (815) 429-3337 or go to [www.iroqbank.com](http://www.iroqbank.com)

#### Who we are

**Who is providing this notice?** Iroquois Farmers State Bank

#### What we do

To protect your personal information from unauthorized access and use, we use

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|--|--|
| <b>How does Iroquois Farmers State Bank Protect my personal information?</b> | 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. Iroquois Farmers State Bank restricts access to nonpublic personal information about you only to its employees who need that information to provide services and products to you.                  |
| <b>How does Iroquois Farmers State Bank collect my personal information?</b> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>&gt; Open an account or make deposits /withdrawals from your account</li> <li>&gt; Pay your bills or apply for a loan</li> <li>&gt; Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| <b>Why can't I limit all sharing?</b>  | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>&gt; Sharing for affiliates' everyday business purposes - information about your credit worthiness</li> <li>&gt; Affiliates from using your information to market to you</li> <li>&gt; Sharing for non-affiliates to market to you</li> </ul>   |

#### Definitions

|                        |  |
|------------------------|--|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> <li>&gt; <i>Iroquois Farmers State Bank does not share with our affiliates.</i></li> </ul>                                |
| <b>Non-affiliates</b>  | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>&gt; <i>Iroquois Farmers State Bank does not share with non-affiliates so they can market to you.</i></li> </ul> |
| <b>Joint marketing</b> | <p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>&gt; <i>Iroquois Farmers State Bank does not jointly market.</i></li> </ul>                    |



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