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**HOW YOU CAN PAY FOR COLLEGE THE SMART WAY**  
 Sallie Mae Smart Option Student Loan®  
 TOGETHER WE CAN DO THIS.  
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## Privacy Statement



### Linn County State Bank

**FACTS: WHAT DOES LINN COUNTY 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 depends on the product or service you have with us. This information can include social security numbers, income information, account balances, payment history, credit history and scores. When you are no longer our customer, we may 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 reason Linn County State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LCSB share?	Can you limit this sharing?
For our everyday business purposes including processing transactions, maintaining accounts, responding to court orders and legal investigations, or to report to credit bureaus	YES	NO
For our marketing purposes by offering our products and services to you	NO	N/A
For joint marketing with other financial companies	NO	N/A
For our affiliates' everyday business purposes including information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes information about your creditworthiness	NO	N/A
For our affiliates to market to you	NO	N/A
For non-affiliates to market to you	NO	N/A

Questions? Contact us by phone 319-447-2551 or by email: [mailbox@linncsb.com](mailto:mailbox@linncsb.com)

**HOW DOES LINN COUNTY 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.

**HOW DOES LINN COUNTY STATE BANK COLLECT MY PERSONAL INFORMATION?**

We collect your personal information, for example, when you open accounts, make deposits, pay your bills, apply for loans, or use your credit or debit card. We also collect your personal information from other companies such as credit bureaus, affiliates and other companies.

**WHY CAN'T I LIMIT ALL SHARING?** Federal law gives you the right to limit only information shared with our affiliates' for everyday business purposes, including information about your credit worthiness.

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**Definitions**

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**AFFILIATES:** Companies related by common ownership or control. They can be financial and nonfinancial companies. Linn County State Bank currently is in contact with the following *affiliates*:

- ▶ **Correspondent Banks:** Iowa State Bank, Banker's Bank Madison, Federal Reserve Bank of Chicago, and Federal Home Loan Bank Des Moines.
- ▶ **Service Providers:** Dakota Security, Integrated Bank Technology, Shazam, Personix, Deluxe checks, Dynamic Systems Consulting, Online Resources, Kroll Factual Data, and Wolters Kluwer Financial Services
- ▶ **Examining/Auditing Bodies:** Secure Banking Solutions, McGladrey & Pullen LLP, and Schnurr, Barkalow & Goddard P.C.
- ▶ **Mortgage Providers:** Universal Lending Corporation, Inspired Financial Services, and Lincoln Savings Bank

**NON AFFILIATES:** Companies not related by common ownership or control. They can be financial and nonfinancial companies. Linn County State Bank does not share information with non affiliates so they can market to you.

**JOINT MARKETING:** A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Linn County State Bank does not participate in joint marketing.

**OTHER IMPORTANT INFORMATION:** We continually strive to maintain complete and accurate information about you and your accounts. Under the Fair Credit Reporting Act, you have the right to notify us if you believe we have reported inaccurate information about your account to any Consumer Reporting Agency. Such notices should be sent in writing and include your complete name, current address, taxpayer identification number, telephone number, account number, specific item of dispute and why you believe the information reported is in error. We will investigate your concerns, correct any inaccuracies, and confirm our actions to you.

