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FACTS	WHAT DOES NOKOMIS SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number • Income • Account balances • Account transactions • Mortgage rates and payments • Checking account information When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
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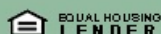
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Nokomis Savings Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Nokomis Savings Bank share?	Can you limit this sharing?
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	No	We don't share
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	No	We don't share

Questions? Call (217) 563-7711

Privacy Model Disclosure		PRIV-MODEL 3/1/2010
VMP® Bankers Systems™		

What We Do	
How does Nokomis SavingsBank 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 computersafeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protectthis information and we limit access to information to those employees for whomaccess is appropriate.
How does Nokomis SavingsBank collect my personal information?	We collect your personal information, for example, when you • Open an account • Apply for a loan • Use your credit or debit card • Provide your mortgage information • Make a wire transfer 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 yourcreditworthiness • • 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. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial andnon-financial companies. • <i>Nokomis Savings Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial andnon-financial companies. <i>Nokomis Savings Bank does not share with nonaffiliates so they can market to you.</i> •
Joint Marketing	A formal agreement between nonaffiliated financial companies that together marketfinancial products or services to you. • <i>Nokomis Savings Bank doesn't jointly market.</i>
Other Important Information	
For Illinois Customers. We will not share personal information with nonaffiliates either for them to market to you orfor joint marketing - without your authorization.	



Effective July 21, 2010, the FDIC made permanent the current standard maximum deposit insurance amount (SMDIA) of \$250,000. The FDIC coverage limit applies per depositor, per insured depository institution, for each ownership category.