



Odin State Bank

Good for you. Good for the community.
Since 1904



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FACTS WHAT DOES ODIN STATE BANK DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumer the right to limit some but not all sharing. Federal law 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
- * Checking Account Information
- * Account Balances
- * Payment History
- * Wire Transfer Instructions
- * Credit History

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Odin State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Odin State 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	NO
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

What we do	
How does Odin 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. Also, employees will only have access to your personal information as needed to perform their various duties.
How does Odin State Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or make a wire transfer • Pay your bills or show your government-issued ID • Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes -

- 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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Odin State Bank does not share with affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Odin State Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Odin State Bank doesn't jointly market.</i>