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Mobile Banking

FREE REWARD CHECKING

2.25%^{APY}

Learn more 

*2.25% Annual Percentage Yield (APY) paid on balances between one penny and \$15,000, and 0.65% APY paid on all amounts above \$15,000 each cycle the minimum qualifications are met. If you do not meet the qualifications per cycle, your account will still function as a free checking account earning 0.15% APY; however, it will not receive ATM refunds for that time period. Rates as of January 1, 2012. We may change the interest rate and APY at any time when the account is opened. No Minimum Balance Required to open or earn advertised APY. Available to Personal Accounts only. No monthly service charge. Free Online Bill Pay. Overdraft protection.

FACTS	WHAT DOES OKEY VERNON FIRST NATIONAL 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security Number ▪ Payment History ▪ Income ▪ Credit History ▪ Account Balances ▪ Credit Scores <p>Even when you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Okey Vernon First National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Okey Vernon First National 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 or 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 non-affiliates to market to you	No	We don't share

WHAT WE DO

How does Okey Vernon First National Bank protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
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<p>How does Okey Vernon First National Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Apply for a loan ▪ Deposit Money ▪ Use your credit card or debit card ▪ Pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes; information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Okey Vernon First National Bank does not share with our affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Okey Vernon First National Bank does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Okey Vernon First National Bank doesn't jointly market.

OTHER IMPORTANT INFORMATION

For Alaska, Illinois, Maryland and North Dakota Customers: We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers: We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers: We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Customers: We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

Contact

Okey Vernon First National Bank
701 Davis Avenue
Corning, Iowa 50841
(641) 322-3101 (641) 322-4575 Fax
(800) 685-5464 Toll Free

Hours

Lobby

Monday-Friday
9:00am - 3:00pm

Walk-up

Monday-Friday
7:45am - 9:00am
3:00pm - 4:30pm

Drive-up

Monday-Friday
7:45am - 4:30pm

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