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Peoples State Bank and Insurance FACTS

What Does Peoples State Bank do With 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 depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Transaction or loss history
- Payment history
- Checking account information

When you are no longer our 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 the reasons financial companies can share their customers' personal information; the reasons Peoples State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

	Does Peoples 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.	Yes	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 non-affiliates to market to you.	No	We don't share

QUESTIONS? Call 605 - 398 - 6111

What we do

How does Peoples State Bank protect m

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 Peoples State Bank collect m

We collect your personal information, for example, when you

- Open an account or deposit money
- Apply for a loan or financing
- Apply for insurance, pay insurance premiums or file an insurance claim
- Make deposits or withdrawals from your account
- Make a wire transfer, tell us who receives the money, tell us where to send the money

We also collect your personal information from others such as credit bureaus.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common interest or control. They can be financial and nonfinancial companies.
Peoples State Bank does not share with our affiliates.

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Peoples State 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.
Peoples State Bank doesn't jointly market.