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• Online Banking

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# **Privacy and Security**

# **Privacy Statement**

FACTS	WHAT DOES SECURITY STATE BANK – TYNDALL/CHANCELLOR/HERON LAKE 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 depend on the product or service you have with us. This information can include:						
	<ul> <li>Social Security number and income</li> <li>account balances and payment history</li> <li>credit history and credit scores</li> </ul>						
	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 Security State Bank chooses to share; and whether you can limit this sharing						
Reasons	we can share your personal information	Does SECURITY STATE BANK share?	Can you limit this sharing?				
such as to	everyday business purposes— o process your transactions, maintain your account(s), respond to court orders and estigations, or report to credit bureaus	Yes	No				
	marketing purposes— our products and services to you	No	We Don't Share				
For joint	t marketing with other financial companies	No	We Don't Share				
For our informati	affiliates' everyday business purposes— ion about your transactions and experiences	No	We Don't Share				
For our	affiliates' evervdav husiness nurnoses—	No	We Don't Share				

information about your creditworthiness		
For non-affiliates to market to you	No	We Don't Share

To limit our sharingCall 855-647-2228

Please Note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

If you have any questions regarding this notice or the information shared by us, you may reach us in a manner that is convenient to you:
<ul> <li>Call – 605-589-3313 Tyndall, 605-647-2228 Chancellor, 507-793-2334 Heron Lake</li> <li>Email – <u>Contact Us</u></li> </ul>

Who is providing this notice?	Security State Bank			
What we do				
How does Security State Bank protect my personal information?	To protect your personal information from unauthorized access and use, we security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.			
How does Security State Bank collect my personal information?	<ul> <li>We collect your personal information, for example, when you</li> <li>open an account or deposit money</li> <li>apply for a loan or pay your bills</li> <li>use your credit or debit card</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>			
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>			
Definitions				
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.			
Nonaffiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.			
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.			

You can help protect your privacy by using caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the bank and asks for your account number or any other identifying or account-related information, you should beware.Security State Bank does not ask bank customers for personal information via email or phone. Anyone who receives an email or phone call that claims to be from Security State Bank and asks for account information should consider it to be a fraudulent attempt to obtain their personal account data and should not follow the instructions in the email or over the phone. Our website brings together a combination of industry-approved security technologies to protect data for the bank and for you, our customer. It features a VeriSign-issued Digital ID for the bank's Internet Service Provider hosting our website, Secure Sockets Layer (SSL) protocol for data encryption, and a router and firewall to regulate the inflow and outflow of server traffic.

#### Secure Data Transfer

Once a server session is established on an https secure page, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

#### **Router and Firewall**

Secure forms must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank.

Using the above technologies, your Internet loan application and check reorder transactions are secure.

#### | Locations



Image Color:

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## • Event Calendar

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#### • Our Mission

- An independently owned community bank that provides a high level of integrity, customer service and product innovation at a cost that is representative of the value received, in addition to providing a challenging / rewarding career opportunity and a superior financial performance when compared to its industry peer group.
  - Thomas S. Laird, CEO
  - John J. Baumiller, President

### • Online Poll

#### How do you like our new website?

Excellent Content & Tools
 Good Design & Navigation
 Meets My Needs



Submit

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