



Privacy Policy Revised June 2013

FACTS	WHAT DOES THE STATE BANK GROUP 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 the sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice to carefully understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. The information can include: <ul style="list-style-type: none"> • Social Security number and income • account balance and payment history • credit history and credit score When you are <i>no longer</i> our 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 State Bank chooses to share; and whether you can limit this sharing.

- Site Map
- Privacy Policy
- Terms & Conditions
- Funds Availability
- Electronic Funds Transfer
- Consumer Credit
- Protect Your Accounts
- ID Theft Quiz (PDF)
- FDIC Identity Theft
- FDIC Insurance
- FTC Identity Theft
- Internet Safety Tips
- Financial Calculators
- Online Check Reorder

Reasons we can share your personal information	Does The State Bank Group 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 to 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	YES	NO
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 815-728-8000 or go to any of your local State Bank Group branches

Who we are	
Who is providing this notice?	THE STATE BANK GROUP

What we do	
How does The State Bank Group protect my personal information?	To protect your personal information from unauthorized access use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.
How does The State Bank Group collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • make deposits or withdrawals from your account • open an account or apply for a loan • make a wire transfer • give us your contact information We also collect your personal information from others, such

We're Celebrating



	as credit bureaus, affiliates 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 - 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>The State Bank Group 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>The State Bank Group 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>The State Bank Group doesn't jointly market.</i>
Other important information - Privacy Policy Revised June 2013	

Additional Privacy Information for Internet Users

Our commitment to safeguard your privacy also extends to the Internet. If you are just browsing through our website, we do not request any personally identifiable information, nor do we collect unique identifying information about you unless you voluntarily and knowingly provide us that information, such as when you send us an email or complete an application online. If you provide us this information, it is only used internally and in furtherance of the purpose for which it was provided.

Service providers hosting our website and Internet banking service may collect general information on our website visitors simply to help us provide banking and other financial services to you online. They collect information on our behalf for security and statistical purposes. The information collected for these purposes may include:

- The Internet address (referral site) which brought you to our web site;
- The date and time you access our site;
- The name and version of your web browser;
- The Internet service provider you used when you accessed our site;
- Your Internet Protocol (IP) address; and
- The pages visited in our website and Portal.

Our service providers may use cookies to collect this type of general information on all website visitors and they may use cookies for security purposes within our Internet Banking product. Cookies may also be utilized for customization and personalization of the Portal. In the future, we may use aggregate, general, non-personally identifiable information collected through the Internet to help us market our products and services.

Additional information about IP addresses and cookies are provided below.

Internet Protocol (IP) Addresses

An IP address is a number that's automatically assigned to your computer whenever you're on the Internet. Web servers, the computers that "serve up" Web pages, automatically identify your computer by its IP address.

When collecting information for us, our internet banking provider does not link IP addresses to anything personally identifiable, which means that a user's session will be logged, but the user remains anonymous.

Our internet banking provider may use IP addresses to audit the use of our site. They can and will use IP addresses to identify a user when necessary for security purposes.

What is a Cookie?

A cookie is a very small text file sent by a web server and stored on your hard drive, your computer's memory, or in your browser so that it can be read back later. Cookies cannot "read" information about you from your computer or be used to "steal" information about you; and cookies don't carry viruses. Cookies are a basic way for a server to identify you (most cookies actually identify the computer you happen to be using at the time, not you personally). Cookies are used for many things from personalizing start up pages to facilitating online purchases. Cookies help sites recognize return visitors and they perform a very important function when you engage in secure Internet banking. For your security, our Service Providers do not store any of your personal information in cookies. The cookies used in our Internet banking system and Portal are further described below.

Internet Banking Cookies

Our Internet banking product uses encrypted cookies that do not pass to your

Our internet banking product uses encrypted cookies that do not pass to your computer's hard drive. Instead, the cookie is stored in your computer's memory, identifying only your computer while you are logged on. Only our service provider can read the information in these cookies. This Internet banking cookie allows us to process multiple transactions during your session without requiring you to reenter your pass code for each individual transaction. The cookies for Internet banking simply provide another level of security for our Internet banking product. When you log off, or close your browser, the cookie is destroyed. A new cookie is used for each session. That way, no one can use the prior cookie to access your account. For additional security, the cookie expires after 10 minutes of inactivity. It must then be renewed by reentering your pass code. We do not (and cannot) use this cookie to collect or obtain new personal information about you. You must allow your browser to accept this cookie so you can use the Internet banking product.

Portal Cookies :

Our service provider uses several cookies to provide features within the Portal. The "Web Trends" cookie is sent to all Portal visitors in order to help us collect general information on all Portal visitors. This cookie is sent to your computer hard drive and provides us information such as; when you accessed our site, which pages you accessed in the portal, and what Internet provider you used when you accessed our site. The information collected through this cookie is not personally identifiable and is only used for statistical purposes to assist us in our planning process and our marketing program.

When visitors register on the Portal and select the "Remember Me" checkbox, our service provider sends an additional cookie to your hard drive, which enables you to customize the Portal and bypass the login process each time you revisit the Portal. These cookies are retained on your computer until you either delete them or click on the Logout link within the Portal. These cookies only contain a unique user identification number and do not contain or collect any personally identifiable information.

When registered users login to the Portal, our service provider sends an additional cookie called a "per-session" cookie or "server-side" cookie. This "server-side" cookie resides in the browser and is only used to monitor the session by a unique identification number. This cookie is used for security purposes and you must allow your browser to accept the "server-side" cookie to use the Portal. The cookie is destroyed after eight hours.

When you click on advertisements of third party merchants within their Portal, they may also send you a cookie. You do not have to accept these cookies to use the Portal.

Email Policies

In the future we may send you email notices for certain required disclosures if you choose to accept electronic disclosures or account statements. We may also send you emails marketing our products and services. We offer secure email through our Internet Banking service. You should use the secure mail service anytime you send us sensitive personal information.

External Third Party Links

Our website has numerous links to other third party sites. These links to external third parties are offered as a courtesy and a convenience to our customers.

WE ARE NOT RESPONSIBLE FOR THE PRIVACY AND SECURITY PRACTICES OR THE CONTENT OF LINKED THIRD PARTY SITES.

Third party merchants may collect personal information from you when you visit their websites. For example, they collect personal information from you when you provide billing information or send them an email. Some third party merchants may also send you a cookie to collect data on your Internet usage and preferences. When you click on advertisements at third party sites, the advertising company may also send you a cookie. With the exception of our service providers, we do NOT have access to the information collected by any third party, nor can we control how they use this information. If you have questions or concerns about the privacy policies and practices of linked third parties, please review their websites and contact them directly.

Our Security Procedures

We also take steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. Employees who violate these standards will be subject to disciplinary measures. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Our Internet Banking service provider, has also developed security policies and procedures to protect the customer information that they must collect and maintain to help us process your banking transactions over the Internet. They have developed a top of the line security system to ensure your customer information is protected on the

top-of-the-line security system to ensure your customer information is protected on the Internet and within the data center environment.

Customers, who have either specific questions regarding the policy or who wish to obtain a copy of the entire policy, may do so by contacting the Bank, either in writing to the Bank, or by telephone during regular business hours.

C h i l d r e n ' s O n l i n e P r i v a c y

We do not knowingly collect, use, or maintain any information through our website about children who are under the age of 13. If we determine that a child under the age of 13 has provided us with information through our website, we will only use this information to notify the parents that this information was received.

State Bank

Attention: Compliance Officer

7526 Hancock Drive

Wonder Lake, IL 60097

(815) 728-8000



**Reorder Checks
Easy Online Ordering**

**Bank by Phone
815-728-HELP**

**Friday
April 25, 2014**