

**Attention Internet Bankers:** Effective April 21, 2014, you can easily and reliably verify our Internet Banking's identity and security by looking for the green website address bar. The new Extended Validation (EV) certificate triggers web browsers to display a green address bar and our site provider's name (Fiserv, Inc.). The new EV will eventually replace the Authentication Image and Pass Phrase, and you will no longer see your Authentication Image and Pass Phrase when you log in to your Internet Banking. Your account information is still safe.

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• **Polls**

- They must work for it.
- They should be given it.

**What's your stance on kids and allowances?**

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## Privacy and Security

### Privacy Statement

At the State Bank of Alcester, the basis of each customer relationship, many of which span generations, is trust. You have chosen to do business with the State Bank of Alcester, and we honor that relationship with great care, beginning with the information you have chosen to share with us. We believe that your privacy should not be compromised. At the same time, we want to offer you financial products and services you need to accomplish your financial goals. We believe we can do both through this privacy policy.

We believe protecting the confidentiality of customer information is one of our fundamental responsibilities. We are committed to providing security and privacy regarding the collection and use of this information. Employee access to personally identifiable customer information is limited to those with a business reason to know such information. Our employees are informed of their responsibility to protect confidential customer information.

Personal information collected and stored by the State Bank of Alcester is used for specific business purposes. We use information to protect and administer your records, accounts, and funds; to comply with certain laws and regulations; to help us design or improve our products and services; and to understand your financial needs so that we can provide you with quality products and superior service.

We do not knowingly solicit data from children. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with both the online industry and with parents.

We continually strive to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any inaccuracies.

We safeguard information according to established security standards and procedures, and we continually assess new technology for protecting information. Our employees are trained to understand and comply with these information principles.

### Privacy Policy

Last Revision Date 12/11

### What does the State Bank of Alcester 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:

- Social Security Number
- Assets
- Credit History
- Checking Account Information
- Account Balances
- Payment History

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 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 the State Bank of Alcester chooses to

share; and whether you can limit this sharing.

Reasons we can share your personal information	Does State Bank of Alcester 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	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
<b>Questions?</b> Call (605) 934-2500 or go to <a href="http://www.statebankofalcester.com">www.statebankofalcester.com</a>		

## Who we are

**Who is providing this notice?** The State Bank of Alcester

## What we do

**How does the State Bank of Alcester 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

**How does the State Bank of Alcester collect my personal information?** We collect your personal information, for example, when you:

- Open an account
- Apply for a loan
- Give us income information
- Give us your employment history
- Provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**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 ownership or control. They can be financial and nonfinancial companies.

- McKellips Insurance

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- The State Bank of Alcester 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.

- ING Financial Partners, Inc.

## Security Statement

State Bank of Alcester provides Internet Banking & Bill Pay access through Fiserv Western Region. Therefore, a secure Internet DMZ is established to ensure security of clients' access, content delivered, and secure devices providing services to the end client.

The Internet DMZ is configured to isolate web servers from internal and external networks' direct access. This is established through the deployment of firewalls that are configured in high availability mode; Intruder Detection Network Sensor is deployed to monitor the DMZ network. Firewall policies' rules are applied for ingress and egress filtering. Communications to internal hosts such as Mainframes are through predefined applications' vendor proprietary ports and rules.

**Multi-Factor Authentication:** Each time consumers access the service, they will be asked to enter their Access IDs. After they enter their Access IDs on a registered computer, they will be shown the Authentication Image and Authentication Pass Phrase they have chosen. If they do not see the Authentication Image and Authentication Pass Phrase they have chosen, they should not enter their password and are responsible for calling the bank immediately to report the problem. If they see the Authentication Image and Authentication Pass Phrase they have chosen, they can enter their passwords and click "Submit." They will then have access to the service.

After they enter their Access IDs on a non-registered computer, they can choose to answer a Challenge Question or get a one-time Passcode emailed to the address in the bank's records. They must either answer the Challenge Question or enter the one-time Passcode to access their accounts. The correct responses will allow them to view an Authentication Image and Authentication Pass Phrase. If they see the Authentication Image and Authentication Pass Phrase they have chosen, they can enter their passwords and click "Submit." They will then have access to the service.

Without the proper login, individuals cannot see or use any web pages within the E-Banking product.

**Account Number Masking and Account Aliases:** When the account number needs to be displayed, it may appear as ###456789 instead of 123456789. Account "Nicknames" are user-defined titles for the consumer's account (i.e., "My Checking") and is used when displaying account information on the screen.

Regardless of the efforts, the relative infancy of the Internet as a broad-based communication medium when combined with the "open" nature of the Internet make it impossible to guarantee absolute confidentiality in all circumstances. However, State Bank of Alcester continues to monitor and review the security procedures that it has in place to protect customer information. These measures are updated as practices change and new technology becomes available.

If you have any questions regarding these policies and procedures, please [contact us](#).

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