



Privacy Policy

Rev. 4/2010

Facts	WHAT DOES STATE BANK OF COLD SPRING 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 • Income • Account balances • Payment history • Transaction history • Transaction or loss history <p>When you are <i>no longer</i> 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 State Bank of Cold Spring chooses to share; and whether you can limit this sharing.

[Return to the Top](#)

Reasons we can share your personal information	Does State Bank of Cold Spring 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	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 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

[Return to the Top](#)

Questions?	Call 320-685-8655
What We Do	
How does State Bank of Cold Spring 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. 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.
How does State Bank of ColdSpring collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Apply for a loan • Pay us by check • Make a wire transfer • Show your driver's license 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 <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 State laws and individual companies may give you additional rights to limit sharing.
	Return to the Top

Questions?	Call 320-685-8655
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>State Bank of Cold Spring does not share with our affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>State Bank of Cold Spring does not share with non-affiliates 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>State Bank of Cold Spring doesn't jointly market.</i>
	Return to the Top

Questions?

Call 320-685-8655

[\[Home\]](#) [\[Accounts\]](#) [\[Services\]](#) [\[About Us\]](#) [\[Internet Banking\]](#) [\[Contents\]](#)



Member
FDIC

[Privacy Policy](#)

[ProfitStars](#)

Copyright © 1998-2003