

## **FACTS**

# WHAT DOES STATE BANK OF COUNTRYSIDE 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 type of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

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 State Bank of Countryside chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does State Bank of Countryside 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	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



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What we do		
How does State Bank of Countryside 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 restrict access to your personal information to those employees who need to know that information to provide products or services to you.	
How does State Bank of Countryside collect my personal information?	We collect your personal information, for example, when you     open an account or use your debit card     pay your bills or apply for a loan     make a wire transfer	
	We also collect your personal information from other companies.	
Why can't I limit all sharing	Federal law gives you the right to limit only	
	<ul> <li>sharing for affiliates' everyday business purposes-information about your credit worthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul>	
	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 or nonfinancial companies.	
	State Bank of Countryside has no affiliates.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	
	State Bank of Countryside does not share with nonaffiliates so they can market to you.	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	
	<ul> <li>Our joint marketing partners include credit card companies.</li> </ul>	