

# State Bank Privacy Statement

Rev 12/2013

## FACTS WHAT DOES STATE BANK OF SOUTHERN UTAH 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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

**What?**

- Social Security number and transaction history
- Account balance and payment history
- Credit history and overdraft 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 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 Southern Utah chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does State Bank of Southern Utah share?	Can you limit this sharing?
<b>For our everyday business purposes --</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes --</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experience	No	No
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	No	No

## Who we are

Who is providing this notice? State Bank of Southern Utah

## What we do

How does State Bank of Southern Utah 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 collect your personal information, for example, when you

How does State Bank of Southern Utah collect my personal information?

- Open an account or deposit money
- Apply for a loan or make a wire transfer
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, or other companies. Federal law gives you the right to limit only

Why can't I limit all sharing?

- 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

Companies related by common ownership or control. They can be financial and nonfinancial companies.

## Affiliates

- State Bank of Southern Utah has no affiliates

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

## Nonaffiliates

- State Bank of Southern Utah does not share with nonaffiliates so they can market to you.

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

## Joint marketing

- Our joint marketing partners include Cetera Investment Services LLC/SBSU Financial Services.

**Questions? Call 1-800-662-1788**