



## PRIVACY NOTICE

FACTS	WHAT DOES STATE BANK OF WATERLOO 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 depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number</li> <li>• Income</li> <li>• Account balances</li> <li>• Payment History</li> <li>• Credit History</li> <li>• Credit Scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial institutions need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does State Bank of Waterloo 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	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes</b> – to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>N/A</b>
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	<b>NO</b>	<b>N/A</b>
<b>For our affiliates to market to you</b>	<b>NO</b>	<b>N/A</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>N/A</b>

<b>QUESTIONS?</b>	Call (618) 939-7195 or contact us at <a href="http://www.statebankofwaterloo.com">www.statebankofwaterloo.com</a>
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Who we are:	
Who is providing this notice?	State Bank of Waterloo
What we do:	
How does State Bank of Waterloo protect my personal financial 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 State Bank of Waterloo collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about creditworthiness</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 and nonfinancial companies <ul style="list-style-type: none"> <li>• We have no affiliates</li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> <li>• Trans Union Credit Bureau</li> <li>• Experian Credit Bureau</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• We do not market jointly with non-affiliates</li> </ul>