



## Privacy Statement 1/1/2014

Welcome to the St. Johns Bank & Trust Company web site. This section explains our policy regarding any personal information you might supply to us. Our goal is to protect your information on the Internet in the same way that we protect it in all the other ways we interact with you - in branches, at ATMs, and on the phone. You can visit this site and find out about our products and services, read our latest corporate news, check on career opportunities, or use other value-added services without giving us any information about yourself. However, if you do provide personal information, be assured it is protected under our Privacy Protection Policy as detailed below.

FACTS: WHAT DOES ST. JOHNS BANK & TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?	
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and account balances</li> <li>• payment history and credit history</li> <li>• account transactions and transaction history</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<b>How?</b>	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 St. Johns Bank & Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does St. Johns Bank & Trust Company share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your accounts(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>	No	We don't share
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

**Questions?** Call (314) 428-1000 or go to [www.stjohnsbank.com](http://www.stjohnsbank.com)

### Who we are

**Who is providing this notice?** St. Johns Bank & Trust Company

## What we do

<b>How does St. Johns Bank &amp; Trust Company protect my personal information?</b>	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.
<b>How does St. Johns Bank &amp; Trust Company collect my personal information?</b>	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> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"><li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li><li>• affiliates from using your information to market to you</li><li>• sharing for non-affiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• St. Johns Bank &amp; Trust Company does not share with our affiliates.</li></ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• St. Johns Bank &amp; Trust Company does not share with nonaffiliates so they can market to you.</li></ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• St. Johns Bank &amp; Trust Company doesn't jointly market.</li></ul>

## Other Important Information

<b>Web Site</b>	Visitors may elect to provide us with personal information via e-mail. This information is used internally, as appropriate, to complete your request. It is not disseminated or sold to other organizations.
<b>Privacy</b>	To provide better service and a more effective web site, some areas of our web site may use "cookies." A "cookie" is a small file temporarily stored in your computer's memory by our web server to allow the web server to log the pages you use within our site and to know if you have visited our site before. These cookies do not collect personally identifiable information. Cookies are commonly used on web sites and do not harm your system.

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