



Swisher

TRUST and SAVINGS BANK

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Notice of Your Financial Privacy Rights

This is our privacy notice for our customers who have the right to know the privacy policies and practices of this financial institution as they relate to the collection and disclosure of information with both affiliated and nonaffiliated parties. In order to provide the proper disclosure information, the following definitions are offered as they relate to financial privacy rights.

FACTS

WHAT DOES SWISHER TRUST & SAVINGS BANK 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 types of personal information we collect and share depend on the product or service you have with us. This information can include:

- I Social Security number
- I Transaction history
- I Account balances
- I Overdraft history
- I Payment history
- I Checking account information

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 Swisher Trust & Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Swisher Trust & Savings Bank 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

Questions?

Call 319-857-4131 or go to swisherbank.com

What We Do

How does Swisher Trust & Savings Bank 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 Swisher Trust & Savings Bank collect my personal information? We collect your personal information, for example, when you
I Open an account
I Give us your contact information
I Make deposits or withdrawals from your account
I Show your driver's license from your account
I Provide employment information
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
I sharing for affiliates' everyday business purposes - information about your creditworthiness
I affiliates from using your information to market to you
I sharing for nonaffiliates to market to you
State laws and individual companies may give you additional rights to limit sharing.
See below for more on your rights under state law.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and non-financial companies.

I Swisher Trust & Savings Bank does not share with our affiliates.

Nonaffiliates

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

I Swisher Trust & Savings Bank 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.

I Swisher Trust & Savings Bank doesn't jointly market.

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

[Security Policy](#)

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