

Online Banking

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Business Banking

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Privacy Policy

FACTS

WHAT DOES TERRE HAUTE SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?

Rev. 08-2013

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:

- Social security number
- Account balances and Payment history
- Credit History and credit score

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 Terre Haute Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Terre Haute 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	Yes	No
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 affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 812-234-4864 or go to www.thsb.com

Who we are

Who is providing this notice? Terre Haute Savings Bank

What we do

How does Terre Haute Savings To protect your personal information from unauthorized access and use

How does Terre Haute 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.
How does Terre Haute Savings Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your credit card or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Terre Haute Savings Bank has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Terre Haute 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. <ul style="list-style-type: none"> ▪ Terre Haute Savings Bank does not jointly market.

Other important information

THSB Online Banking Privacy Policy

THSB is committed to providing the highest level of security and privacy regarding the collection and use of our online banking customers' personal information, as well as that of all visitors to our web site. Personal information may be collected through the submission of account applications, online banking transactions, or through the use of online financial tools such as interactive calculators. A detailed description of THSB's Online Banking Privacy Policy is provided below. If you have additional questions regarding the privacy of your personal information, contact us.

Respect of Right to Privacy

THSB respects your right to privacy and takes every precaution to provide you with the same level of privacy within our virtual branch that you receive through more traditional bank delivery channels.

Collection and Use of Personal Information

The collection of personal information online is designed to protect access to your personal accounts and to assist the bank in providing you with the products and services you want and need. All personal information collected and stored by the bank is used for specific business purposes-to protect and administer your personal accounts and transactions, to comply with state and federal banking regulations, and to help the bank better understand your financial needs in order to design or improve our products and services.

Employing stringent security measures in the collection of your personal information, all THSB online account applications are submitted to the bank's secure administration site through an encrypted direct line to the bank. Once received by the bank, only approved personnel may open and process the application. Furthermore, auditing mechanisms have been put into place to further protect your information by identifying which employee(s) has accessed and in any way modified-for example, updated or added to-your personal information.

Maintenance of Accurate Information

It is in the best interest of both you and the bank to maintain accurate records concerning your personal information. For this reason, THSB allows you to update your personal information online, at anytime, through the submission of encrypted email requests sent to the bank's secure administration site. Notifications are immediately sent to approved bank personnel alerting them to the receipt of your request. This procedure allows THSB to update your personal information within a timely manner.

Limited Employee Access to Personal Information

THSB limits employee access to your personal information to only those bank administrators with a business reason for knowing such information. THSB also educates all employees about the importance of confidentiality and customer privacy. In addition, individual user names and passwords are used by approved bank personnel to access your personal information online, providing audit trails to further safeguard the privacy of your personal information.

Third-Party Disclosure Restrictions

THSB follows strict privacy procedures in regard to protecting your personal information. In addition, the bank requires all third parties with a business need to access this information to adhere to similar and equally stringent privacy policies. Personal information may be supplied to a third party in order to process a customer transaction; if the customer requests it; the disclosure is required or allowed by law (i.e. exchange of information with reputable reporting agencies, subpoena, or the investigation of fraudulent activity, etc.); or for marketing purposes of which the customer has been previously informed and has been given the opportunity to decline.

Disclosure of Privacy Policies

THSB is committed to ensuring the privacy of its customers' personal information. For more information regarding the THSB Online Banking Privacy Policy, [contact us](#).

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