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**Online Banking**

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**Personal Banking**

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**PRIVACY POLICY NOTICE**  
**The First State Bank of Ransom**  
P.O. Box 245  
Ransom, KS 67572  
Phone: 785-731-2261

**FACTS** **WHAT DOES THE FIRST STATE BANK OF RANSOM 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:

- Social Security Number
- Assets
- Account Balances
- Income
- Employment Information
- Credit History

**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 the First State Bank of Ransom chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the First State Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transaction, maintain your account(s), respond to court orders and legal investigation, 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>No, we don't share</b>
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	<b>No</b>	<b>No, we don't share</b>
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	<b>No</b>	<b>No, we don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>No, we don't share</b>



**Questions?** Call 785-731-2261 or go to [www.fsbransom.com](http://www.fsbransom.com)

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**Who we are**

**Who is providing this notice?** This privacy notice is being provided by the First State Bank of Ransom and applies to the products and services offered by the First State Bank.

**What we do**

**How does First State 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 collect your personal information, for

Everyone needs a little financial advice every now and then.

Click here to contact one of our personal bankers.

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<p>How does First State Bank collect my personal information?</p>	<p>example, when you</p> <ul style="list-style-type: none"> <li>■ open an account</li> <li>■ apply for a loan</li> <li>■ use your debit card</li> </ul> <p>We may also collect your personal information from other companies, such as credit bureaus and affiliates.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>Definitions</p>	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ The First State Bank does not share with our affiliates.</li> </ul>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ The First State Bank does not share with nonaffiliates so they can market to you.</li> </ul>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ The First State Bank does not jointly market.</li> </ul>
<p>Other important information</p>	