



# SACRAMENTO DEPOSIT BANK



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## Your Privacy at Sacramento Deposit Bank

Rev: January 01, 2011

FACTS	WHAT DOES SACRAMENTO DEPOSIT 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>n Social Security number and overdraft history</li> <li>n Account balances and payment history</li> <li>n Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share <b>customers'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customers'</b> personal information; the reasons Sacramento Deposit Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sacramento Deposit Bank 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	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	We don't share
<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 nonaffiliates to market to you</b>	No	We don't share

For information to market to you	110	110-001-0000
<b>Questions?</b>	Call Call 270-736-2212	

## Who We Are

<b>Who is providing this notice?</b>	The Sacramento Deposit Bank
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## What We Do

<b>How does Sacramento Deposit Bank 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. We restrict access to your personal information as well as account information to those employees who need to know that information about provided products or services to you. Employees who violate these standards will be subject to disciplinary measures.
<b>How does Sacramento Deposit Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a loan or deposit money</li> <li>• Open an account or make deposits or withdrawals from your account</li> <li>• Make a wire transfer</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't I limit all sharing?</b>	<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>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Sacramento Deposit Bank has no affiliates.</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Sacramento Deposit Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
	<p>A formal agreement between nonaffiliated financial companies that together market financial products or</p>

services to you.

- *Sacramento Deposit Bank doesn't jointly market.*

## Website Privacy Policy

Date and time our site was accessed. Visitors to this bank's Website remain anonymous. We do not collect identifying information about visitors to our site. We may use standard software to collect non-identifying information about our visitors, such as:

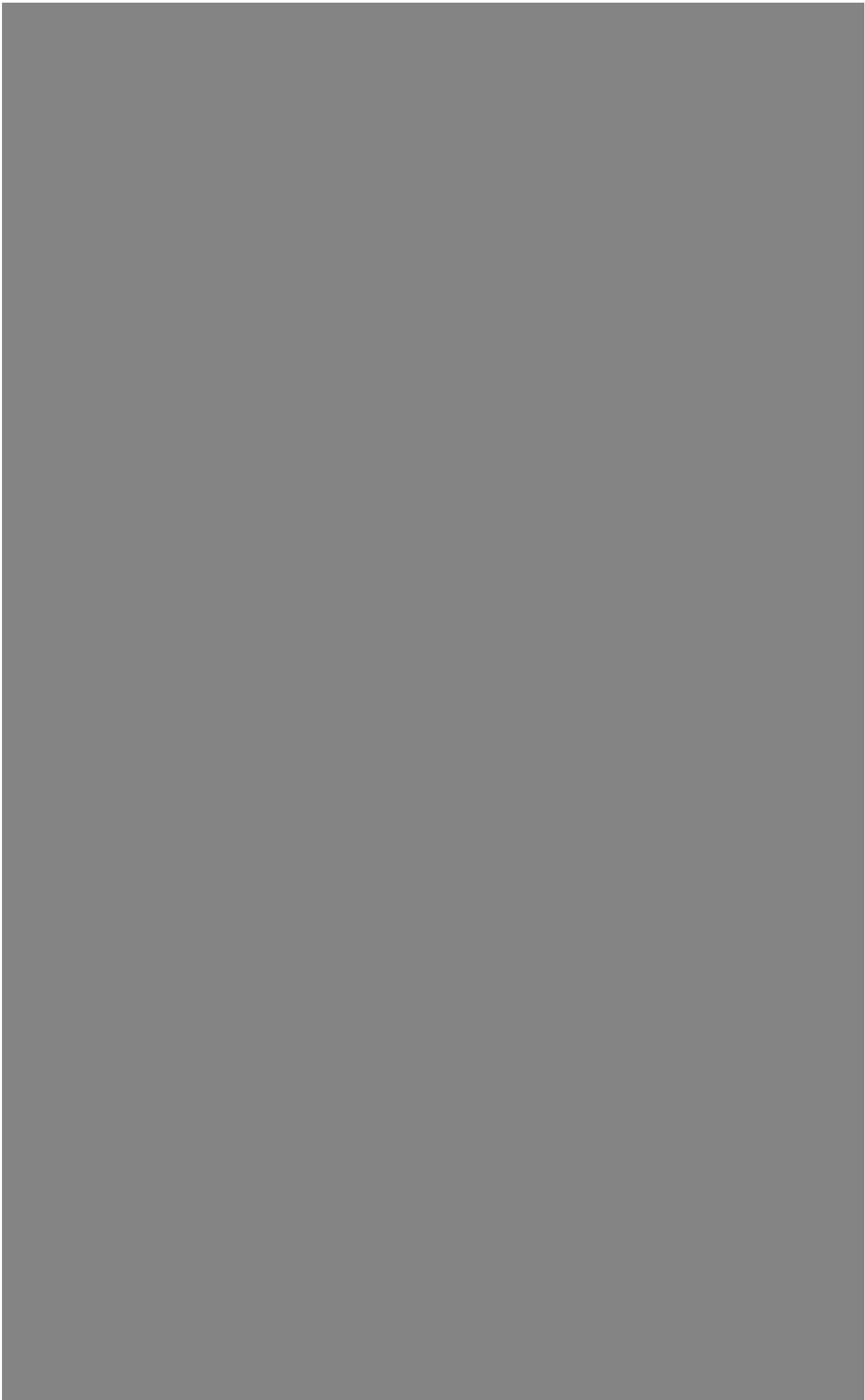
- IP address (A numeric address given to servers connected to the Internet)
- Web browser used
- City, state, and country

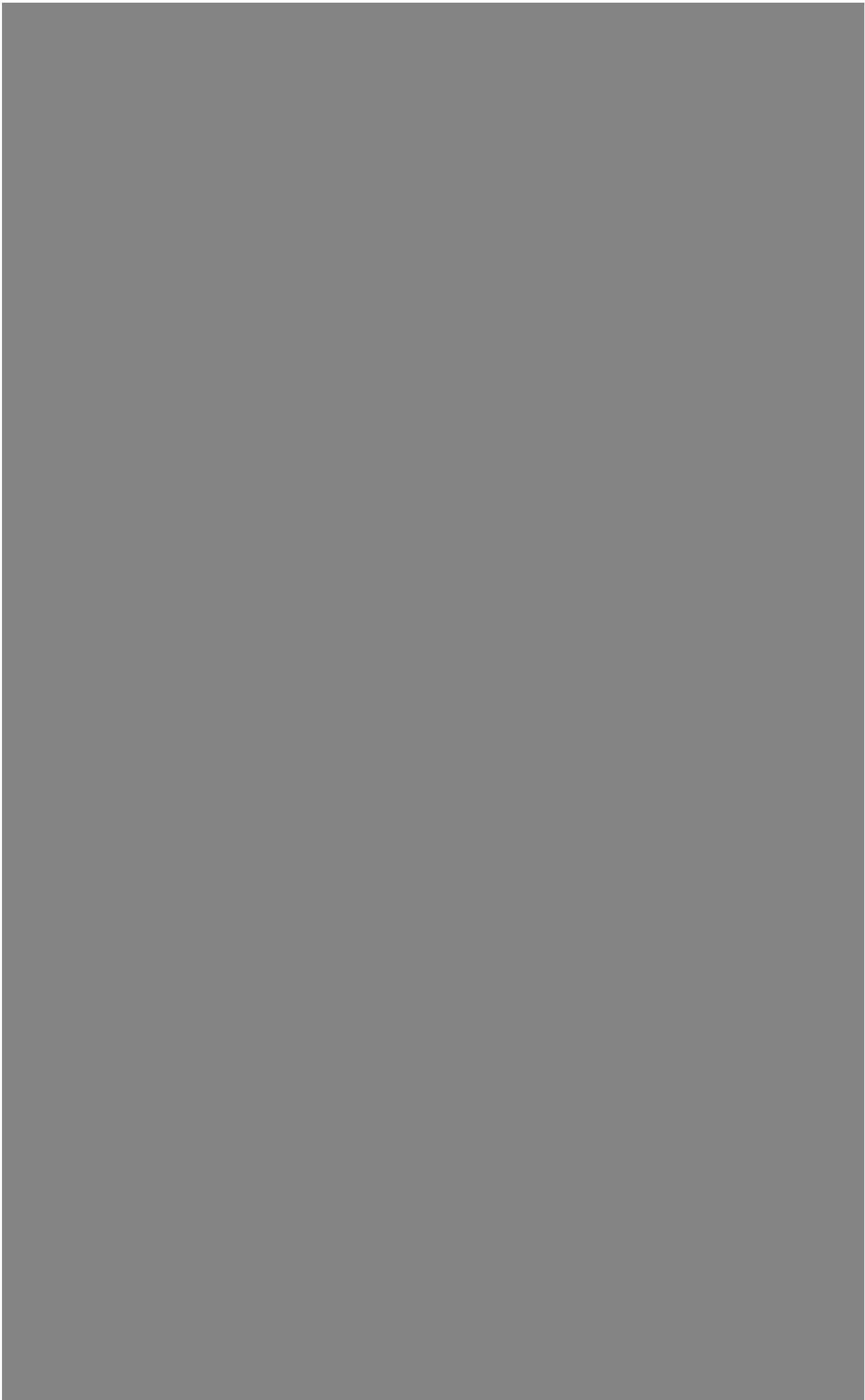
The bank may use this information to create summary statistics and to determine the level of interest in information available on our site. Visitors may elect to provide us with personal information via E-mail or online registration forms. This information is used internally, as appropriate, to handle the sender's request. It is not disseminated or sold to other organizations. Some areas of our Website may use a "cookie" temporarily stored in the visitor's computer to allow the web server to log the pages you use within the site and to know if you have visited the site before.

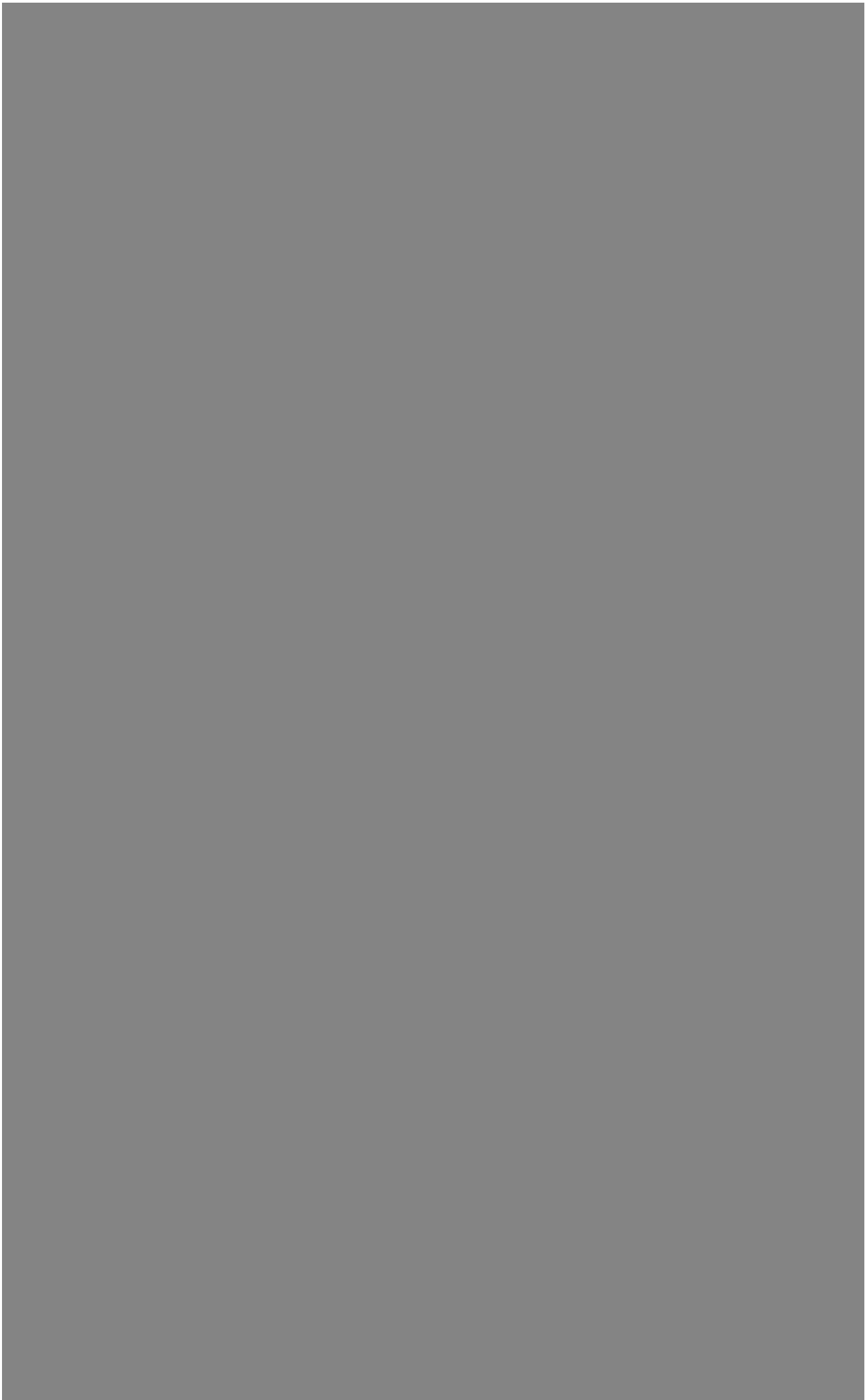
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