



[Home](#) | [On Line Banking](#) | [Services](#) | [Rates](#) | [About Us](#) | [Contact Us](#)



SEARCH  GO

## About Us

### Legal Information

- » [TERMS OF USE](#)
- » [PRIVACY POLICY](#)
- » [COPPA NOTICE](#)
- » [US PATRIOT ACT](#)
- » [FUNDS AVAILABILITY DISCLOSURE](#)
- » [FDIC INSURED DEPOSITS](#)



[Home](#) / [About Us](#) / Legal Information

## Legal Information

### Terms of Use

**THESE TERMS GOVERN THE USE OF THIS WEBSITE. PLEASE READ THEM CAREFULLY BEFORE ACCESSING THE SITE. IF YOU DO NOT AGREE WITH THESE TERMS, DO NOT ACCESS THE WEBSITE. BY ACCESSING THE WEBSITE OR ANY OF ITS PAGES, YOU AGREE TO BE BOUND BY THESE TERMS OF USE.**

This website has been established by the Bank for the sole purpose of conveying information about the Bank's products and services and to allow communication between the Bank and its customers. Information that appears on this website should be considered an advertisement. Nothing contained in any page on this site takes the place of the bank's agreements and disclosures that govern its products and services. If any information on the site conflicts with that in the bank's agreements and disclosures, the agreements and disclosures will control.

From time to time the Bank may place links to other websites on this page. The Bank has no control over any other website and is not responsible for the content on any site other than this one. Users assume all responsibility when they go to other sites via the links on this page.

The information and materials contained in this website are owned by the Bank or by others, as applicable. No material may be copied, displayed, transmitted, distributed, framed, sold, stored for use, downloaded, or otherwise reproduced except as permitted by law.

The Bank makes no warranties of any kind regarding the products and services advertised on this site. The Bank will use reasonable efforts to ensure that all information displayed is accurate; however, the Bank expressly disclaims any representation and warranty, express and implied, including, without limitation, warranties of merchantability, fitness for a particular purpose, suitability, and the ability to use the site without contracting a computer virus. The Bank is not responsible for any loss, damage, expense, or penalty (either in tort, contract, or otherwise), including direct, indirect, consequential and incidental damages, that result from the access of or use of this site. This limitation includes, but is not limited to the omission of information, the failure of equipment, the delay or inability to receive or transmit information, the delay or inability to

inability to receive or transmit information, the delay or inability to print information, the transmission of any computer virus, or the transmission of any other malicious or disabling code or procedure. This limitation applies even if the Bank has been informed of the possibility of such loss or damage.

This agreement may be changed from time to time by posting the new Terms of Use on the website. All users agree to be subject to this agreement as it changes from time to time.

This agreement and the use of this website are governed by the laws of the State of Nebraska.

[<Back to Top>](#)

## Privacy Policy

**FACTS** WHAT DOES STATE BANK OF BARTLEY / STOCKMENS BANK 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>	<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>• Social Security number and checking account information</li> <li>• Overdraft history and employment information</li> <li>• Payment history and credit history</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
--------------	---

<b>How?</b>	All financial companies need to share customer's 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 State Bank of Bartley / Stockmens Bank chooses to share; and whether you can limit this sharing.
-------------	---

Reasons we can share your personal information	Does State Bank of Bartley / Stockmens Bank 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 Nonaffiliates To Market To You</b>	No	We don't share

Questions:	Call 308-692-3333 / 719-955-2800 or go to <a href="http://statebankofbartley.com">statebankofbartley.com</a> or the <a href="http://stockmensbank.com">stockmensbank.com</a> as applicable
------------	--

<b>Who We Are</b>	
<b>Who Is Providing This Notice?</b>	State Bank of Bartley / Stockmens Bank

### **What We Do**

<b>How Does State Bank Of Bartley / Stockmens Bank Protect My Personal Information?</b>	<p>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.</p> <p>We restrict access to nonpublic personal information to those employees who need to know. We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information.</p>
<b>How Does State Bank Of Bartley / Stockmens 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 give us your contact information</li> <li>• Give us your employment history or give us your income information</li> <li>• Open an account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or 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</li> </ul>

	<ul style="list-style-type: none"> <li>• Sharing for affiliates - everyday business purposes <ul style="list-style-type: none"> <li>- information about your creditworthiness</li> </ul> </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 nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• State bank of Bartley / Stockmens Bank have no affiliates.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• State Bank of Bartley / Stockmens Bank does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<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>• State Bank of Bartley / Stockmens Bank doesn't jointly market.</li> </ul>

## Other Important Information

Rev 12/11

[<Back to Top>](#)

## COPPA Notice

### State Bank Of Bartley/The Stockmens Bank Children's Online Privacy Protection Act (COPPA) Notice

We do not knowingly solicit identifiable personal information about or from children online, and we do not knowingly market any of our products to children online. We fully support the protection of children's identities and privacy online and recognize that the responsibility to do this is both that of the parents and the online industry.

Rev 7.2012

[< Back to Top >](#)

## USA Patriot Act

### Important Information About Procedures For Opening A New Account

## **NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license, proof of social security number, proof of mailing and physical address, and will need to know your telephone number.

We apologize for any inconvenience this may cause; however, Federal law prohibits us from waiving these requirements.

[<Back to Top>](#)

---

## **Funds Availability Disclosure**

### **YOUR ABILITY TO WITHDRAW FUNDS:**

Our policy is to make funds from your cash and check deposits available to you on the first business day after we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and Federal Holidays. If you make a deposit before 2:00 p.m. on the business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### **LONGER DELAYS MAY APPLY:**

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also inform you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take action after you have left the premise, we will mail you the notice by the day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- a. We believe a check you deposit will not be paid
- b. You deposit checks totaling more than \$5,000.00 on any one day
- c. You redeposit a check that has been returned unpaid
- d. You have overdrawn your account repeatedly in the last six months

e. There is an emergency, such as failure of computer or communications equipment.

We will notify you if we decide your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 5th business day after the day of your deposit.

#### **SPECIAL RULES FOR NEW ACCOUNTS:**

If you are a new customer, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from your deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of Cashier, Certified, Teller's, Traveler's and Federal, State and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000.00 will be available on the 9th business day after the day of your deposit. If you deposit of these checks (other than a U.S. Treasury Check) is not made in person one of our employees, the first \$5,000.00 will not be available until the 2nd business day after the day of your deposit. Funds from all other check deposits will be available on the 5th business day after the day of your deposit.

[<Back to Top>](#)

---

## **FDIC Insured Deposits**

For Federal Deposit Insurance Corporation (FDIC) purposes, a depositor's account balances in The State Bank of Bartley will be aggregated with any account balances of the depositor in the Stockmens Bank, or any other branch or internet site of The State Bank of Bartley. The total account balances of a depositor with The State Bank of Bartley and its offices and branches will have the benefit of the deposit insurance coverage that the FDIC provides to a depositor's account in a single bank. To determine the level of FDIC deposit insurance coverage available on accounts in a single bank, please ask for the FDIC brochure "Your Insured Deposit" or visit [www.fdic.gov](http://www.fdic.gov) and, in the "Consumer Resources" section, click on "Your Insured Deposit."

[<Back to Top>](#)

[Home](#) | [On Line Banking](#) | [Services](#) | [Rates](#) | [About Us](#) | [Contact Us](#)

[ATM Location](#) | [Terms of Use](#) | [Privacy Policy](#) | [Disclosure](#) | [Funds Availability](#) | [FDIC](#)

©2008 State Bank of Bartley. All Rights Reserved.

Website Design and Hosting by  
[sublimeartistry.com](http://sublimeartistry.com)

