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Notice of your Financial Privacy Rights - Last Updated March 2012

WHAT DOES THE STATE BANK OF SPRING HILL 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"> • Social Security Number • Account balances • Credit History • Overdraft history • Account transactions • Wire transfer instructions <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 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 State Bank of Spring Hill chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does The State Bank of Spring Hill 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 us at (913) 592-3326
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What We Do	
How does The State Bank of Spring Hill 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 The State Bank of Spring Hill collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Give us your contact information • Pay us by check • Give us your wage statements • Make a wire transfer <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?	<p>Federal law gives you the right to limit only</p> <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	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>The State Bank of Spring Hill does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>The State Bank of Spring Hill does not share with our affiliates.</i>

<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"> • <i>The State Bank of Spring Hill doesn't jointly market.</i>
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STATE BANK OF SPRING HILL ONLINE PRIVACY POLICY

State Bank of Spring Hill, and our affiliates are committed to providing the highest level of security and privacy regarding the collection and use of our customer's personal information. Keeping your financial information secure is one of our most important responsibilities. We value your trust and handle your personal information with the greatest of care. Our employees access information about you only when needed to maintain your accounts or when considering a request from you for additional services. We maintain standards and procedures designed to prevent misuse of this information.

Security procedures to Protect Information

We safeguard information according to established security standards and procedures to help prevent unauthorized access to confidential information about you. Our technology is periodically updated and tested to continue to provide you with the highest level of protection of your privacy and to assure the integrity of your information.

Applications for accounts or services and online banking enrollment completed online requires you to provide personal information that is necessary for us to process your application. To ensure that your application remains secure and confidential, the information is sent to us over a 128-bit secure server encrypted with Secure Sockets Layer (SSL) protocol.

Online banking transactions transmitted between you and our online banking vendor also use a 128-bit secure server by VeriSign encrypted with Secure Sockets Layer (SSL) protocol and a router loaded with a firewall to regulate the inflow and outflow of server traffic. Using this high level of technology, your online banking transactions are secure.

Collection and Use of Personal Information

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

Limited Employee Access to Personal Information

State Bank of Spring Hill limits employee access to your personal information to only those bank administrators with a business reason for knowing such information. State Bank of Spring Hill also educates all employees about the importance of confidentiality and customer privacy. We take appropriate measures to enforce employee privacy responsibilities to further safeguard the privacy of your personal information. Our employees are very well versed in complying with personal information principles.

Maintenance of Accurate Information

We have implemented procedures to help assure that our customer's financial information is accurate, current and complete in accordance with commercially reasonable standards. While some procedures are required by federal or state law, we also have procedures for responding to requests to correct inaccurate information in a timely manner, and update information promptly. Customers should notify us immediately by calling (913) 592-3326 if they receive what they believe to be inaccurate information regarding their State Bank of Spring Hill account.

Restrictions on the Disclosures of Account Information

We do not reveal specific information about our customers accounts or other personally identifiable data to parties outside our affiliated companies unless (1) our customer has requested or authorized it; (2) the information is provided to complete a transaction initiated by the customer; (3) the information is provided to a reputable credit bureau or similar information reporting agency; or (4) disclosure is lawfully permitted or required. We do not provide account or personal information to non-affiliated companies for the purpose of independent telemarketing or direct mail marketing.

Maintaining Your Privacy in Business Relationships with Parties Outside Our Affiliates

Sometimes it is necessary to provide personally identifiable information about you to a party outside our bank such as a vendor or service company that we hire to prepare your account statements or to provide support or service for one or more of our products. These vendors and service companies agree to safeguard our confidential information about you and your products and services with us and must abide by applicable law.

"Cookie" Technology

Many commercial websites use a technology called "cookies" to provide you with tailored information from their website. State Bank of Spring Hill's website does not use "cookie" technology. We make no attempts to identify individual users unless illegal behavior is suspected.

Our Internet Web Site

Visitors to the State Bank of Spring Hill web site remain anonymous. We do not collect personal identifying information about site users, unless you choose to submit such information on our feedback form. Standard software is used to collect and store ONLY the following non-identifying information about our visitors: the name and the internet service provider from which you accessed the internet, the date and time you accessed our site and the internet address of the web site from which you linked directly to our site.

For your safety:

Please do NOT include confidential information including account numbers, passwords, social security numbers, etc., in the contact us form. For address changes or to discuss confidential information, please feel free to talk to one of our friendly representatives in person.

If you submit an online application, it will be transmitted over a 128-bit encrypted secure server and will alert you to this fact. This is the case where confidential information, such as your account number or social security number is requested.

Visitors may elect to provide us with personal information via e-mail or our feedback form. This information is used internally, as appropriate, to handle the sender's request and manage the State Bank of Spring Hill web site. It is not disseminated or sold to other organizations. If you do not agree with the use of this information, or are not comfortable with this level of privacy, please use the clear button on the feedback form or cancel the e-mail before it is sent. Visitors should call us directly at (913) 592-3326 if requests include sensitive or private information, such as your account number, credit card numbers or PIN number for your State Bank of Spring Hill account.

information, such as your account number, credit card numbers or PIN number for your State Bank of Spring Hill ATM card or other bank cards. State Bank of Spring Hill is committed to protecting your privacy.

Our intent throughout our online presence is to collect only the information we need to deliver excellent service, use that information responsibly and keep you fully informed of how that information is being used.

Protecting Children

State Bank of Spring Hill does not knowingly solicit data from children, and we do not knowingly conduct online marketing to children. We recognize that protecting children's identities and privacy is important and the responsibility to do so rests with both the online industry and with parents.

If you believe State Bank of Spring Hill has misused information obtained through our relationship with you or through our web site, or if you have any questions or concerns regarding this privacy procedure, please contact State Bank of Spring Hill at (913) 592-3326 to resolve the dispute.

Member FDIC 

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Equal Housing Lender
