

Privacy Policy



Updated 06/30/2013

FACTS **WHAT DOES THE STATE BANK OF TOLEDO 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 and account balances
Overdraft history and transaction or loss history
Payment history and credit or other debt

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 **consumers'** 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 Toledo** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The State Bank of Toledo 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.
		We don't

CD Rates

COMPETITIVE RATES are our #1 goal.

VIEW RATES

Hours & Locations

Main Bank
 100 E High St.
 PO Box 309
 641-484-2980

Lobby Hours
 M-Th: 8:30 am - 2:30 pm
 F: 8:30 am - 4:30 pm

South Bank
 1003 S County Rd
 Toledo IA 52342
 641-484-2980

Lobby Hours
 M-Th: 8:30 am - 4:30 pm
 F: 8:30 am - 5:30 pm
 S: 8:30 am - 12:00 pm

DriveThru Hours
 M-F: 7:30 am - 5:30 pm
 S: 7:30 am - 12:00 pm

For our nonaffiliates to market to you

No

share.

QUESTIONS? Call 641-484-2980 or go to www.banktoledo.com

WHO ARE WE

Who is providing this notice? **The State Bank of Toledo**
P.O. Box 309, Toledo IA 52342

WHAT WE DO

How does **The State Bank of Toledo** 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 Toledo** collect my personal information?
We collect your personal information, for example, when you **open an account or make a wire transfer apply for a loan or provide account information show your government-issued ID**
We also collect your personal information from others, such as the credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?
Federal law gives you the right to limit only 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
State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

The State Bank of Toledo does not share with our affiliate.

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

The State Bank of Toledo 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.

The State Bank of Toledo does not jointly market.

