

UNION STATE BANK PRIVACY DISCLOSURE

Rev: November 2013

FACTS	WHAT DOES UNION STATE 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"> • Social Security Number and income • Account balances and payment history • Credit history and credit scores • Transaction or loss history • Assets and investment experience • Account transactions and checking account information • Credit card or other debt • Insurance policies and appraisals
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 Union State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Union State Bank 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	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	NO	We Don't Share

<p>To limit our sharing</p>	<ul style="list-style-type: none"> • Call 1-888-958-6466 or • Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information (30) days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<p>Questions?</p>	<ul style="list-style-type: none"> • Call 1-888-958-6466

Mail-in Form		
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purpose.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p> <p><input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.</p>	
Name		<p>Mail to:</p> <p>Union State Bank PO Box 337 Kewaunee, WI 54216-0337</p>
Address		
City, State, Zip		
Account #		

Who we are	
Who is providing this notice?	Union State Bank
What we do	
How does Union 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.
How does Union State Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account – unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliate that we share information with is the Novak Agency, Inc.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Union State Bank does not share information 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. Our joint marketing partners are: <ul style="list-style-type: none"> • Élan Financial Services to provide credit cards to consumers and businesses. • Elite Payment Systems to provide merchants the ability to accept credit cards at their business. • IStream Financial Services to provide remote deposit services for businesses. • Affinion Marketing (Hometown Banking accounts) • iHelp Student Loans

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	Name	Mail to:
	Address	Union State Bank
	City, State, Zip	PO Box 337
	Account #	Kewaunee, WI 54216-0337