



PRIVACY NOTICE

FACTS	WHAT DOES STATE SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?
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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.
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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 <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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HOW?	All financial companies need to share their 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 State Savings Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does State Savings 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	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 non-affiliates to market to you	No	We Don't Share

QUESTIONS?	Call 712-523-2131 or go to www.yourfullservicebank.com State Savings Bank, 612 Central Ave, PO Box 68, Bedford IA 50833
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Who we are	
Who is providing this notice?	State Savings Bank

What we do	
How does State Savings Bank protect my personal information?	<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 maintain physical, electronic, and procedural safeguards to protect this information and we restrict access to information about you to those employees for who access is appropriate.</p>
How does State Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open new account • Apply for a loan • Make deposits or withdrawals to your account • Pay your bills • Use your debit card <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 non-affiliates 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 nonfinancial companies.</p> <ul style="list-style-type: none"> • State Savings Bank does not share with our affiliates
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • State Savings Bank does not share with non-affiliates so they can market to you. •
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • State Savings Bank does not jointly market.