

FACTS

WHAT DOES IOWA STATE SAVINGS 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?

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 [income]
- [account balances] and [payment history]
- [credit history] and [credit scores]

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 **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 **Iowa State Savings Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Iowa 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	Yes	No
For joint marketing with other financial companies	Yes	Yes
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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	Yes	Yes

To limit our sharing

- Call **641-782-1000 or 1-888-508-0142**—please ask to Opt- Out of Information Sharing
- Stop at our Main Office- 401 W. Adams Street, Creston, IA 50801.

Please note:

We cannot honor requests for Opt Out submitted by E-Mail.

If you are a *new* customer, we can begin sharing your information [30] days from the date we sent this notice. If you decide to close your account(s) with us, or become an inactive customer, we will continue to adhere to the privacy policies and practices we describe in this notice.

However, you can contact us at any time to limit our sharing.

Please allow five (5) days from the date you notify us of your decision to OPT OUT for your choice to be effective.

Questions?

Call **641-782-1000 or 1-888-508-0142**

Who we are	
Who is providing this notice?	Iowa State Savings Bank
What we do	
How does Iowa 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>Restricted access to your information to those on staff who need to know the information to provide products and services to you.</p>
How does Iowa 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 an account] or apply for a loan ■ show your government-issued ID or pay your bills ■ [use your credit or 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Iowa 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"> ■ Non-affiliates we share with can include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners include insurance companies, other financial services companies, mortgage companies, and/or direct marketing companies.