



Privacy Policy

As a customer of State Bank of Waterloo, at times it may be necessary for you to provide us with personal information so that we may better serve you or as a lawful requirement of government regulators. We recognize and respect your expectation that privacy be protected. To ensure your personal privacy is maintained, State Bank of Waterloo has adopted the following policies:

- You may visit any section of our web site to find out more about the bank or the products we offer without providing any personal information to us.
- Any information that you provide us will be used for State Bank's legitimate business purposes only.
- To provide you with excellent service and to inform you of products and services and for other appropriate business purposes, employees and affiliates of State Bank may share information about you and our experience with you, and other information as permitted by law among ourselves.
- We will strive to limit access to customer information to those authorized individuals who have a legitimate need to know.
- We will maintain security procedures that guard access to and disclosure of information about customers.
- We will not disclose information about customer names, addresses, or accounts to outside parties, except where the customer requests or consents to disclosure; we are legally required to do so, for example, in response to a valid subpoena; we have agreed to provide information under contract, for example, to a credit bureau; we are legally permitted to do so and there is an appropriate business justification.

If you have questions or concerns about issues of security or disclosure of information, please direct them to:

State Bank of Waterloo
Kevin Day, President, or
Diane Ramey, SVP & Cashier, or
Rebecca Rice, VP/Compliance Officer
P.O. Box 148,
Waterloo, IL 62298
Phone: 618-939-7194
Fax: 618-939-4140

STATE BANK OF WATERLOO PRIVACY NOTICE

Facts

WHAT DOES STATE BANK OF WATERLOO 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 depends on the product or service you have with us. This information can include:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">---Social Security Number</td> <td style="width: 50%;">---Payment History</td> </tr> <tr> <td>---Income</td> <td>---Credit History</td> </tr> <tr> <td>---Account balances</td> <td>---Credit Scores</td> </tr> </table> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	---Social Security Number	---Payment History	---Income	---Credit History	---Account balances	---Credit Scores
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How ?	All financial institutions need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing.						

Reasons we can share your personal information	Does State Bank of Waterloo 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	NO	WE DO NOT SHARE
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	WE DO NOT SHARE
For our affiliates to market to you	NO	WE DO NOT SHARE
For nonaffiliates to market to you	NO	WE DO NOT SHARE

Question ?

Call 1-618-939-7195 or contact us at www.sbw.bank

Who we are

Who is providing this notice?	State Bank of Waterloo
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What we do

How does State Bank of Waterloo protect my personal financial 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 State Bank of Waterloo collect my personal information?	We collect your personal information, for example, when you ---Open an account or deposit money ---Pay your bills or apply for a loan ---Use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only ---sharing for affiliates' everyday business purposes - information about 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 ---State Bank of Waterloo does not share with our affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies ----State Bank of Waterloo does not share with non-affiliates so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ---State Bank of Waterloo does not jointly market