



NORA SPRINGS • ROCKWELL • RUDD

PRIVACY POLICY

At First State Bank, we put our customers first and take pride in offering our customers financial services that meet their individual needs. We appreciate the trust our customers have in First State Bank and place the highest priority on our customer's privacy. As a First State Bank customer, you can count on responsible treatment of any personal information you share with us.

What Information We Collect

We may collect "nonpublic personal information" about you from the following sources:

- Information we receive from you on applications or other loan and account forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from third parties such as credit bureaus.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history.

What Information We Disclose

We are permitted under law to disclose nonpublic personal information about you to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas, and to credit bureaus.

We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose nonpublic personal information about you to nonaffiliated parties as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

Our Security Procedures

We restrict access of your personal and account information to those employees necessary to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to protect your nonpublic personal information.

Our Maintenance of Accurate Information

We have implemented procedures to help assure that our customers' financial information is accurate, current, and complete. Customers should notify us immediately at First State Bank, 26 West Congress, Nora Springs IA 50458 if they receive information regarding their relationship with us that they believe to be inaccurate.

Our Internet Web Site

Visitors to the First State Bank web site remain anonymous. We do not collect personal identifying information about site users, unless you choose to provide such information to us to sign up for OnLine Banking or BillPay. Standard software is used to collect and store ONLY the following non-identifying information about our visitors:

- The name of the domain from which you access the Internet (for example, aol.com, if you are connecting from an American Online account,
- The date and time you access our site,
- And the Internet address of the web site from which you linked directly to our site

If you submit a request for information, it will be transmitted over a secure connection using encryption, and will alert you to this fact. Visitors may elect to provide us with personal information via e-mail. This information is used internally, as appropriate, to handle the sender's request or concern. It is not disseminated or sold to other organizations. Visitors should, however, keep in mind that e-mail is not secure against interception. Visitors can call us directly at 641-749-5356 if requests or statements include sensitive or private information, like your account numbers, credit card numbers or social security number.

Protecting Children

First State Bank does not collect, use or disclose personal information from or about children on the Internet.