

FACTS

WHAT DOES ST. ANSGAR 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 that we 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 that we collect and share depends 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 and Employment Information**

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 ST. ANSGAR STATE BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:

Do we 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 our affiliates' to market to you.

No

We don't share

For nonaffiliates' to market to you.

No

We don't share

Questions?

Call (641)713-4501 or visit www.stansgarbank.com

Who We Are	
Who is providing this notice?	ST. ANSGAR STATE BANK
What We Do	
How does ST. ANSGAR STATE BANK protect my personal information?	To protect your personal financial information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer security safeguards and secured files and buildings. We continually assess new technology for protecting information. Our employees are trained to understand and comply with this information policy.
How does ST. ANSGAR 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 <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?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> · Sharing for affiliates' everyday business purposes – information about your credit worthiness. · Affiliates from using your information to market to you. · Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related to common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> · <i>ST. ANSGAR STATE BANK</i> has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> · <i>ST. ANSGAR STATE BANK</i> does not share 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. <ul style="list-style-type: none"> · <i>ST. ANSGAR STATE BANK</i> doesn't jointly market
Other Important Information	