

An Important Notice Regarding Privacy

What does Peoples State Bank of Colfax do with your personal information?

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.

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 credit history
- Credit scores and payment history
- Account balances and account transactions

When you close your account, we continue to share information about you according to our policies.

All financial companies need to share customers' personal information to run their everyday business-to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Peoples State Bank of Colfax chooses to share; and whether you can limit sharing.

Reasons we can share your personal information	Does Peoples State Bank of Colfax share?	Can you limit this sharing?
For our everyday business purpose- To process your transactions, maintain your account, and reports to credit bureau	Yes	No
For our marketing purposes- To offer our products and services	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates everyday business purposes- Information about your transaction and experiences	No	We do not share
For our affiliates everyday business purposes- Information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliated to market to you	No	We do not share
Contact Us 101 W. Main PO Box 527 Colfax, IL 61728	Call 309-723-2111 Or 800-336-1103 www.psb@psbofcolfax.com	Member FDIC

## What we do

How does Peoples State Bank of Colfax protect my personal 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 building.	
How does Peoples State Bank of Colfax collect my personal Information?	<ul> <li>We collect your personal information, for example, when you</li> <li>Apply for a loan or apply for financing</li> <li>Open an account or provide account information</li> <li>Give us your income information</li> <li>We also collect your personal information from other companies.</li> </ul>	
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>Sharing for affiliates everyday business purpose – information about your creditworthiness</li> <li>Affiliates from using your information to market to you</li> <li>Sharing for nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing</li> </ul>	

Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Peoples State Bank of Colfax does not share with our affiliates	
Nonaffiliated	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  • Peoples State Bank of Colfax 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.  • Peoples State Bank of Colfax doesn't jointly market	

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