 **Scott State Bank** SCOTT STATE BANK  
PO BOX 245 101 WEST MAIN STR  
BETHANY IL 61914

**RETURN SERVICE REQUESTED**

### Questions?

If you have any questions about this notice, please contact us at

**(217) 665-3321**




JOHN J. DOE  
JANE A. DOE  
SUITE ANYWHERE  
123 COUNTRY COURT  
ANYTOWN KY 42003  
PROVINCE  
COUNTRY

## Privacy Notice 05/21/09

JOHN J. DOE

In compliance with the regulations on *Privacy of Consumer Financial Information* as required by the federal banking regulators, we are sending you this privacy notice.

Please refer to the following pages for more information.

***Thank you for allowing us the opportunity to serve you.*** 

**FACTS****WHAT DOES SCOTT 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 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 account balances
- payment history and transaction or loss history
- credit history and mortgage rates and payments

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 Scott State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Scott State Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call (217) 665-3321



## Who we are

**Who is providing this notice?**

Scott State Bank

## What we do

**How does Scott State Bank 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 buildings.

**How does Scott State Bank collect my personal information?**

We collect your personal information, for example, when you

- open an account or apply for a loan
- make deposits or withdrawals from your account or provide account information
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your 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. See below for more on your rights under state law.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a Scott Bancshares, Inc. name.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Scott State Bank 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.

- *Our joint marketing partners include securities dealers and other financial institutions.*

## Other important information

For Illinois Customers: We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization