## **FACTS**

# WHAT DOES 1st State Bank of Campbell Hill 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 Credit History
- Birth Date

and Account Balances

Account Numbers

and Phone Number

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons First State Bank of C'Hill chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FSBCH 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	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

Questions?

Call 618-426-3396 or go to www.fsbch.com

Who is providing this notice?	First State Bank of Campbell Hill	
What we do		
How does 1st State Bank of C'Hill 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 1st State Bank of C'Hill collect my personal information?	We collect your personal information, for example, when you  Open an Account or Apply for a Loan Account Status Change or Deposit Money Seek Financial or Tax Service	
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.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  1st State Bank of C'Hill does not share with our affiliates	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  1st State Bank of C'Hill 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.  1st State Bank of C'Hill does not jointly market	

### Other important information

Illinois law requires you to opt-in to information sharing before we could share your information with a 3rd party except where permitted by law. We will obtain your permission before sharing.