

ST. STEPHEN STATE BANK PRIVACY NOTICE

You can be confident that as a customer of St. Stephen State Bank your financial privacy is a top priority. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions please contact us at (320) 251-0902.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and customer privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

St. Stephen State Bank collects nonpublic personal information about you from the following sources:

Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.

Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, and credit card usage.

Information we receive from a consumer reporting agency, such as your credit worthiness and credit history.

NONPUBLIC PERSONAL INFORMATION WE DISCLOSE

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 will enter into a written contract with each of these companies to ensure your nonpublic personal information will be kept confidential.

We may also disclose nonpublic personal information about you under other circumstances as permitted by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the bank, follow your instructions as you authorize, or protect the security of financial records.

If you terminate your relationship with the St. Stephen State Bank, we will not share information we have collected about you, except as permitted or required by law.

HOW YOU CAN HELP PROTECT YOUR INFORMATION

St. Stephen State Bank is committed to protecting the privacy of its customers. You can help by following these simple guidelines:

Protect your account numbers, card numbers, PINS (personal identification numbers) and passwords.

Never keep your PIN with your debit or credit card, which can provide free access to your account if your card is lost or stolen.

Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the bank and asks you for your account number, you should beware. Official bank staff will have access to your information and will not need to ask for it.

Keep your information current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.