



# Privacy Information

FACTS	What Does TheBANK of Edwardsville Do with Your Personal Information?	
<b>WHY?</b>	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.	
<b>WHAT?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number</li> <li>• Credit History</li> <li>• Credit Scores</li> <li>• Transaction History</li> <li>• Account Balances</li> <li>• Income</li> </ul>	
<b>HOW?</b>	All financial companies need to share certain non-public, customer, 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 reason TheBANK chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does TheBANK of Edwardsville share?	Can you limit this sharing?
<b>For our everyday 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 institutions.</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 non-affiliates to market to you.</b>	No	We Don’t Share
<b>Questions?</b>	Call TheBANK of Edwardsville at (618) 656-0098 or go to <a href="http://www.4thebank.com">www.4thebank.com</a>	

FACTS	What Does TheBANK of Edwardsville Do With Your Personal Information?
<p><b>How does TheBANK of Edwardsville protect my personal information?</b></p>	<p>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. TheBANK of Edwardsville maintains physical, electronic, and procedural safeguards that comply with federal and state standards to guard our customer’s non-public personal information.</p>
<p><b>How does TheBANK of Edwardsville collect my personal information?</b></p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open a new account;</li> <li>• apply for a loan;</li> <li>• make deposits or withdrawals from your account;</li> <li>• use your credit card or debit card, or</li> <li>• seek financial or tax advice.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can’t I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates’ everyday business purposes – information about your creditworthiness.</li> <li>• affiliates from using your information to market to you.</li> <li>• sharing for non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
DEFINITIONS	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliate, a title company, is a company with common corporate identity of TheBANK of Edwardsville, with whom we share information.</li> </ul>
<p><b>Non-affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between non-affiliate financial companies that together market financial products or services to you</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include companies such as credit card companies and debit card companies.</li> </ul>