

# FACTS

## WHAT DOES FIRST STATE BANK 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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Account balances</li> <li>• Transaction or loss history</li> <li>• Payment history</li> <li>• Credit scores</li> <li>• Checking account information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 First State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First State Bank 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.	Yes	No
For joint marketing with other financial companies.	No	We don't share
For our affiliates' everyday business purposes- Information about your transactions and experiences.	No	We don't share
For our affiliates' everyday business purposes- Information about your creditworthiness.	No	We don't share
For non-affiliates to market to you.	No	We don't share

### QUESTIONS?

Call 605-938-4665 or go to [www.firststatebanksd.com](http://www.firststatebanksd.com)

<b>Who we are</b>	
<b>Who is providing this notice?</b>	First State Bank
<b>What we do</b>	
<b>How does First State Bank protect my personal information?</b>	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.
<b>How does First State Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Apply for a loan or financing</li> <li>• Apply for insurance, pay insurance premiums or file an insurance claim</li> <li>• Make deposits or withdrawals from your account</li> <li>• Make a wire transfer, tell us who receives the money, tell us where to send the money</li> </ul> <p>We also collect your personal information from others such as credit bureaus.</p>
<b>Why can't I limit all sharing?</b>	<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>

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>First State Bank does not share with our affiliates.</i></p>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>First State Bank does not share with non-affiliates so they can market to you.</i></p>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>First State Bank does not jointly market.</i></p>