

FORD COUNTY STATE BANK P.O. Box 96 / Spearville, Kansas 67876

Where people make the difference

WHAT DOES Ford County State Bank DO WITH YOUR PERSONAL INFORMATION?

Rev. 7/2001

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 Credit history

Account transactions and Wire transfer instructions

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

Reasons we can share your personal information	Does Ford County 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 nonaffiliates to market to you	No	We don't share

Questions?

Call 620-385-2616 or go to www.fordcountystatebank.com

Who we are	
Who is providing this notice?	Ford County State Bank

What we do		
How does Ford County 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 Ford County State Bank collect my personal information?	We collect your personal information, for example, when you Open an account or Deposit money Apply for a loan or Use your credit or debit card Make deposits or withdrawals from your account 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 non affiliates 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. Ford County State Bank has no affiliates.
	Ford County State Bank has no affiliates.
Nonaffiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
	Ford County 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.
, ,	■ Ford County State Bank doesn't jointly market.