

Privacy Policy

At Security State Bank, the basis of each customer relationship, many of which span generations, is trust. You have chosen to do business with Security State Bank, and we are obligated to honor that relationship with great care, beginning with the information you have chosen to share with us. We believe that your privacy should not be compromised. At the same time, we want to offer you the array of financial products and services you need to accomplish your financial goals. We believe we can do both through the privacy policy outlined below.

1. RECOGNITION OF A CUSTOMER'S EXPECTATION OF PRIVACY

Security State Bank recognizes your right to privacy. As a customer the confidentiality and protection of your information is one of our fundamental responsibilities. And while information is critical to providing quality service, we recognize that one of our most important assets is our customers' trust. We take this trust seriously and have designed procedures to prevent misuse of this information.

2. COLLECTION AND RETENTION OF CUSTOMER INFORMATION

Security State Bank collects, retains, and uses information about you only where we believe it will help administer our business or provide products, services and other opportunities to you. We collect and retain information about you only for specific business purposes. We will tell you why we are collecting and retaining the information upon your request. Security State Bank uses information to protect and administer your records, accounts and funds; to comply with certain laws and regulations; to help us design or improve our products and services; and to understand your financial needs so that we can provide you with quality products and service.

3. MAINTENANCE OF ACCURATE INFORMATION

Security State Bank continually strives to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any inaccuracies.

4. LIMITING EMPLOYEE ACCESS TO INFORMATION

At Security State Bank, employee access to personally identifiable customer information is limited to those with a specific business reason to know such information. Our employees are trained on the importance of maintaining the confidentiality of customer information and the Privacy of customer information. Because of the importance of this, all Security State Bank employees are responsible for maintaining the confidentiality and

privacy of customer information. Employees who violate the confidentiality and privacy principles will be subject to disciplinary measures.

5. SECURITY PROCEDURES PROTECT YOUR INFORMATION

Security State Bank is committed to the security of your financial and personal information. All of our operational and data processing systems are in a secure environment that protects your account information from being accessed by third parties.

6. RESTRICTIONS ON THE DISCLOSURE OF ACCOUNT INFORMATION

Security State Bank does not reveal specific information about your accounts or other personally identifiable data to parties outside our bank for independent use unless:

1. You request or authorize it;
2. The information is provided to help complete a transaction initiated by you;
3. The information is provided to a reputable credit bureau or similar information reporting agency;
4. The disclosure otherwise is lawfully permitted or required.

Security State Bank does not provide account information to companies for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services.

7. MAINTAINING CUSTOMER PRIVACY IN BUSINESS RELATIONSHIPS WITH THIRD PARTIES

When Security State Bank conducts business with a third party, it requires its vendors and suppliers to maintain similar standards of conduct regarding the privacy of personally identifiable customer information provided to them.

8. PROVIDING PRIVACY INFORMATION TO CUSTOMERS AND RESPONDING TO INQUIRES

Security State Bank recognizes and respects the privacy expectations of our customers. We want our customers to understand our commitment to privacy in our use of customer information. As a result of our commitment, we have developed these Privacy Principles, which are made readily available to our customers. Customers who have questions about these Privacy Principles or have questions about the privacy of their customer information should call Security State Bank at 229-868-6431.