

The State Bank of Arthur
Respects Your Privacy

The confidentiality of your banking business has always been a priority with us. We do not share nonpublic personal information, except as permitted by law, and we will continue to protect your privacy.

Our Privacy Disclosure Policy
Categories of Information That We May Collect

We collect 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 or others, such as: your account balance, payment history, parties to transactions, and credit or debit card usage.
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Categories of Information That We May Disclose

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law, such as: reporting credit information to credit reporting agencies, sending information returns to the Internal Revenue Service or responding to subpoenas.

Disclosure as Permitted by Law

We may disclose all of the information we collect, as described above to service providers and companies that perform marketing services on our behalf, such as: check printing companies.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who do not need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. If you ever have questions or concerns about the integrity of your account information, please contact us.

Children's Online Privacy Protection Act (COPPA)

The Children's Online Privacy Protection Act (COPPA) was passed to give parents increased control over what information is collected from their children online and how such information is used. The law applies to websites and services directed to, and which knowingly collect information from, children under the age of 13. State Bank of Arthur's website and online services are not directed to children under the age of 13, nor is personally identifiable information knowingly collected from them. However, if your child has logged on to State Bank of Arthur's website to access Superstar Savers Kid's Club, it is possible that several "cookies" will be set on your computer.

For additional information on COPPA protections, link to the Federal Trade Commission's website at www.ftc.gov/privacy/privacyinitiatives/childrens.

For further information, the Federal Government has created a Web site, Kidz Privacy at <http://www.ftc.gov/bcp/online/edcams/kidzprivacy/index.html> which is aimed at educating both parents and children about the dangers of the Internet and how to browse safely.

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