



Iowa State Bank

& Trust Company of Fairfield, Iowa

FACTS: What does Iowa State Bank & Trust Company do with your personal information?

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, transaction history, account balances, payment history, credit history, and credit scores.

How? 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 Iowa State Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Iowa State Bank & Trust 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.	NO	We do not share
For joint marketing with other financial companies.	NO	We do not share
For our affiliates' everyday business purposes-information about your transactions and experiences.	NO	We do not share
For our affiliates' everyday business purposes-information about your creditworthiness.	YES	NO
For our affiliates to market to you.	NO	We do not share
For nonaffiliates to market to you.	NO	We do not share

Who We Are: Iowa State Bank & Trust Company of Fairfield, Iowa

What We Do: How does Iowa State Bank & Trust 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 Iowa State Bank & Trust collect my personal information? We collect your personal information, for example, when you open an account, make deposits or withdrawals from your account, pay your bills, apply for a loan, or use your debit card. 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; and sharing for nonaffiliates 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. Banks: Linn County State Bank, Bankers Bank, United Missouri Bank, Quad City Bank, Federal Home Loan Bank, West Bank

Service Providers: Fiserv, Integrated Bank Technology Inc., Deluxe Financial Services Inc., SHAZAM, Equifax, Online Resources, Wolters Kluwer Financial Services, Personix, McGladrey & Pullen LLP, Kroll Factual Data, BMO Capital Markets, Country Club Bank, R. W. Baird, Federal Reserve Bank of Chicago, Ruan Securities, U. S. Sterling, D.M. Kelly & Co., CD Rateline, Baker Group, Primary Financial

Mortgage: Summit Mortgage Company, Consumer Loan Services

Nonaffiliates: Companies not related by common ownership or control. They can be financial and nonfinancial companies. Iowa 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 service to you. Iowa State Bank does not jointly market.

Children's Online Privacy

Protecting the identity and privacy of children is a responsibility that we take seriously. The responsibility to protect this information rests with both the online industry as well as with parents. We do not knowingly collect, use, or maintain any information through our websites about children. We will recognize that protecting children's identities and privacy at all times and in all of our distribution means is important. Parents can avail themselves of various filtering software packages that are available to prevent their children from accessing websites which they deem to be inappropriate. Parents can choose to utilize this and other methods to limit websites to which their children have access.
