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FACTS

WHAT DOES THE HARVARD STATE BANK 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 and account balances
- credit scores and income
- payment history and employment information

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 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 THE HARVARD STATE BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does THE HARVARD 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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 815-943-4400 or go to www.webhsb.com

What we do

How does THE HARVARD 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. We do not know your PIN or online password and will not ask you for your PIN or password at anytime in written or spoken messages.
How does THE HARVARD STATE BANK collect my personal information?	We collect your personal information, for example, when you ● apply for a loan or open an account ● make deposits or withdrawals from your account or pay your bills ● show your government-issued ID We also collect your personal information from 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 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. ● *Our affiliates include financial companies such as Harvard Bancshares, Inc (our single bank holding company).*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ● *Nonaffiliates we share with can include credit bureau, law firms, clearing house, secondary mortgage market, other investors, direct marketing firms, mortgage insurance firms or government guaranteed programs as it may apply to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ● *THE HARVARD STATE BANK doesn't jointly market.*

Other important information

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