

# 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?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share

**Questions?** Call (815) 943-4400 or go to [www.webhsb.com](http://www.webhsb.com).

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### Mail-in Form

<p><b>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</b></p> <p><input type="checkbox"/> <b>Apply my choices only to me</b></p>	Mark any/all you want to limit: <ul style="list-style-type: none"> <li><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> <li><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</li> <li><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</li> </ul>	
	<b>Name</b>	
	<b>Address</b>	
	<b>City, State, Zip</b>	
	<b>Phone #</b>	
<p><b>Mail to:</b>                  THE HARVARD STATE BANK                  PO BOX 40                  HARVARD, IL 60033-0040</p>		

What we do	
<b>How does THE HARVARD STATE BANK protect my personal information?</b>	<p>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.</p> <p>We do not know your PIN or online password and will not ask you for your PIN or password at anytime in written or verbal messages.</p>
<b>How does THE HARVARD STATE BANK collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Apply for a loan or open an account</li> <li>■ Make deposits or withdrawals from your account or pay your bills</li> <li>■ Show your government-issued ID</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>THE HARVARD STATE BANK does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>THE HARVARD STATE BANK does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include investment companies.</i></li> </ul>
Other important information	
<p>This notice is THE HARVARD STATE BANK'S Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone number listed on the State or Federal Do Not Call lists, unless the law allows. THE HARVARD STATE BANK'S (THSB) employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from THSB will be placed on the THSB internal Do Not Call list and will not be called in any future campaigns, including those of THSB affiliates or non-affiliates. If you communicate with us by telephone we may monitor or record the call.</p>	