

FACTS	WHAT DOES FIRST 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, but is not limited to: <ul style="list-style-type: none"> • Social Security number and income information • Account balances and 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 First State Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does First State Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your accounts(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	Yes	No
For our affiliates' everyday business purposes— Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share
To limit our sharing	Call: Toll Free at (800) 511-1802 or Local at (574) 825-2166 Visit us online: www.Bfirst.bank/data/files/Opt%20Out.pdf Direct any questions to: First State Bank Attn: Information Security Officer P.O. Box 69 Middlebury, IN 46540 Please note: If you are a new client, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our client, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
Questions?	Call toll free at (800) 511-1802, call local at (574) 825-2166, or go to www.Bfirst.bank	

Who we are

Who is providing this notice?	First State Bank 111 S. Main Street Middlebury, IN 46540
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What we do

How does First 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 industry standard physical, electronic and procedural security safeguards to protect the personally identifiable information that you have provided to us from loss, misuse or unauthorized alterations.
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How does First State Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account, unless you tell us otherwise.
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and Nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliate is First State Insurance Agency</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>First State Bank does not share with nonaffiliated companies so they can market to you.</i>
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Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> • <i>First State Bank does not jointly market</i>
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