

FACTS	WHAT DOES THE STATE BANK OF PEARL CITY 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and [income] ■ [account balances] and [payment history] ■ [credit history] and [credit scores] <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
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 State Bank of Pearl City chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does The State Bank of Pearl City share?
	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
	For our marketing purposes— to offer our products and services to you	Yes
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes— information about your transactions and experiences	No
	For our affiliates' everyday business purposes— information about your creditworthiness	No
	For nonaffiliates to market to you	No
		Can you limit this sharing?
		No
		No
		We don't share
		We don't share
		We don't share
		We don't share
Questions?	Call 815-443-2725 or go to www.pearlcitybank.com	

Over

Who We Are**Who is providing this notice?**

The State Bank of Pearl City
 215 South Main Street PO Box 397
 Pearl City, IL 61062
 815-443-2725

What we do**How does The State Bank of Pearl City 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 The State Bank of Pearl City collect my personal information?

We collect your personal information, for example, when you

- [open an account] or apply for a loan
- provide account information or make a wire transfer
- give us your contact information

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
- 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.

The State Bank of Pearl City *does not share with our affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

The State Bank of Pearl City 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 services to you.

- *The State Bank of Pearl City doesn't jointly market.*

Other important information

Call 815-443-2725 or go to www.pearlcitybank.com