

FACTS	WHAT DOES HARDIN COUNTY SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?		Rev: April 2020
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: <ul style="list-style-type: none"> Social Security number and checking account 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 Hardin County Savings Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information	Does the Hardin County Savings 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	Yes	
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	Yes	
For our affiliates' everyday business purposes - Information about your creditworthiness	No	We don't share	
For our affiliates to market to you	Yes	Yes	
For our nonaffiliates to market to you	No	We don't share	
To Limit Our Sharing	<ul style="list-style-type: none"> Call 641-939-3407 Mail the form below Visit us online: https://www.hardincsb.com <p>Please Note: If you are a new customer, we can begin sharing your information 30 days from the date we sent you this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing. You only need to notify us once. If you have notified us in the past, we still have record of it.</p>		
Questions?	Call: 641-939-3407 or e-mail us @ hcsb@hardincsb.com		



----- CUT HERE -----

Mail-In Form													
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="radio"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="radio"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="radio"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="radio"/> Do not share my personal information with other financial institutions to jointly market to me.</p> <p><input type="radio"/> Do not market HCSB Products and Services to me.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #00a0e3; color: white;">Name:</td> <td style="width: 50%;"></td> <td style="background-color: #00a0e3; color: white;">Mail to:</td> <td style="width: 50%;"></td> </tr> <tr> <td style="background-color: #00a0e3; color: white;">Address:</td> <td></td> <td colspan="2">Hardin County Savings Bank PO Box 311 Eldora, IA 50627</td> </tr> <tr> <td style="background-color: #00a0e3; color: white;">City, State, Zip</td> <td></td> <td colspan="2"></td> </tr> </table>	Name:		Mail to:		Address:		Hardin County Savings Bank PO Box 311 Eldora, IA 50627		City, State, Zip			
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Who we are

Who is providing this notice?

Hardin County Savings Bank

What we do

How does Hardin County Savings 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.

How does Hardin County Savings Bank collect my personal information?

We collect your personal information, for example when you

- Open an Account
- Apply for a Loan
- Give us your income information
- Provide employment information
- Provide your mortgage 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.

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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Brown Hurst Insurance Agency
- Hardin County Bancorporation
- Hardin County Bank Building Partnership
- HCSB Accounting Solutions
- HCSB Investment Services
- McRill-Stowell Insurance Agency
- Union Whitten Insurance Agency

Nonaffiliates

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

- *Hardin County Savings 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 services to you.

- *Hardin County Savings Bank does not jointly market.*