

Questions? Call 719.687.9234 or go to www.psbtrust.com

FACTS	WHAT DOES PSB&T DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumer 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. <i>Please read this notice carefully to understand what we do.</i>
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 assets <p>When you are no longer 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 PSB&T chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES PSB&T 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	✗ No	<i>We don't share.</i>
For joint marketing with other financial companies	✗ No	<i>We don't share.</i>
For our affiliates' everyday business purposes – information about your transactions and experiences	✗ No	<i>We don't share.</i>
For our affiliates' everyday business purposes – information about your creditworthiness	✗ No	<i>We don't share.</i>
For our affiliates to market to you	✗ No	<i>We don't share.</i>
For our nonaffiliates to market to you	✗ No	<i>We don't share.</i>

WHAT WE DO

How does Park State Bank & Trust 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 safeguards and secured files and buildings.

How does Park State Bank & Trust collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Make deposits or withdrawals from your account

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

Park State Bank & Trust has no affiliates

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

Nonaffiliates

Park State Bank & Trust has no nonaffiliates

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

Joint marketing

Park State Bank & Trust doesn't jointly market.

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.