FACTS

WHAT DOES BANK SERVICES INSURANCE, INC. 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
- overdraft history and mortgage rates and payments
- credit history and wire transfer instructions

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 **Bank Services Insurance**, **Inc.** chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Bank Services Insurance, Inc. 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 | 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 | No | We don't share |
| For our affiliates' everyday business purposes—information about your creditworthiness | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

Questions?

Call 800-437-3885 or go to www.CBTBI.com

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| What we do How does Bank Services Insurance, Inc. 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 Bank Services Insurance, Inc. collect my personal information? We collect your personal information, for example, when you open an account or make a wire transfer use your debit card or apply for a loan apply for insurance. 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 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. Bank Services Insurance, Inc. has no affiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. Bank Services Insurance, Inc. 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. Bank Services Insurance, Inc. does not jointly market | What we do How does Bank Services Insurance, Inc. protect my personal information? How does Bank Services Insurance, Inc. These measures include computer safeguar and buildings. How does Bank Services Insurance, Inc. collect my personal information? We collect your personal information, for excollect my personal information? We collect your personal information, for excollect my personal information? We collect your personal information, for excollect my personal information? Federal law gives you the right to limit only sharing for affiliates' everyday business about your creditworthiness affiliates from using your information to sharing for nonaffiliates to market to you State laws and individual companies may glimit sharing. Definitions Affiliates Companies related by common ownership of financial and nonfinancial companies. Bank Services Insurance, Inc. has no at they can market to you Joint marketing A formal agreement between nonaffiliated fi | | e |
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| How does Bank Services Insurance, Inc. 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. We collect your personal information, for example, when you open an account or make a wire transfer use your debit card or apply for a loan apply for insurance. Why can't I limit all sharing? Federal law gives you the right to limit only sharing for affiliates reveryday 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. Bank Services Insurance, Inc. has no affiliates so they can market to you Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. | How does Bank Services Insurance, Inc. protect my personal information? How does Bank Services Insurance, Inc. collect my personal information? We collect your personal information, for excollect my personal information? We collect your personal information, for excollect my personal information? We collect your personal information, for excollect my personal information? We collect your personal information, for excollect my personal information? We collect your personal information, for excollect my personal information, for excollect my personal information. Federal law gives you the right to limit only apply for insurance Federal law gives you the right to limit only sharing for affiliates' everyday business about your creditworthiness affiliates from using your information to sharing for nonaffiliates to market to you State laws and individual companies may git limit sharing. Definitions Companies related by common ownership of financial and nonfinancial companies. Bank Services Insurance, Inc. has no and they can market to you Joint marketing A formal agreement between nonaffiliated fit | | ling this notice? |
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