

Facts WHAT DOES PEOPLES SAVINGS 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 you 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
- Assets and Checking information
- Credit history and Employment information

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reason Peoples Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Peoples 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	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	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For our affiliates to market to you	No	We Don't Share

Questions? Call 641-623-5105 or go to www.peoplesbankmonte.com

Who we are	
Who is providing this notice?	Peoples Savings Bank Montezuma, Iowa 50171
What we do	
How does Peoples 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. -Employees are trained annually on our privacy policy to secure your information.
How does Peoples Savings Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or Give us your contact information • Pay us by check or Apply for a loan • Show your government-issued ID We also collect 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 <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 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. <ul style="list-style-type: none"> • <i>Our affiliates include nonfinancial companies such as Arendt & Arendt Insurance Agency.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share information with can include mortgage and insurance companies.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Peoples Savings Bank doesn't jointly market.</i>