

State Bank of Industry Privacy Notice

FACTS	WHAT DOES STATE BANK OF INDUSTRY 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 and 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 Overdraft History <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 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 reasons <i>State Bank of Industry</i> chooses to share; and whether you can limit the sharing.	
Reasons we can share your personal information	Does State Bank of Industry 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	We don't share
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 309-254-3434 or go to www.statebankofindustry.com	
Who we are		
Who's providing this notice?	STATE BANK OF INDUSTRY	
What we do		
How does State Bank of Industry 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 State Bank of Industry collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> * Open an account or deposit money * Pay your bills or apply for a loan * Use your debit card 	

<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<p>Definitions</p>	
<p>Affiliates</p>	<p>Companies related by common ownership of control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> * State Bank of Industry has no affiliates.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership of control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> * State Bank of Industry does not share with nonaffiliates so they can market to you.
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products of services to you.</p> <ul style="list-style-type: none"> * State Bank of Industry does not jointly market.
<p>Mobile Privacy Disclosure</p>	
<p>Facts</p>	<p>What does State Bank of Industry do with your personal information from the Mobile application?</p>
<p>Why?</p>	<p>The mobile application requests access to information stored on your device such as location, camera, contacts, images, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account.</p> <p>It is important for you to understand that:</p> <ul style="list-style-type: none"> * Before granting access to this information, you will be prompted to give the application * If you do not wish to grant that permission, you may decline. * If you later change your mind, those permissions can be updated in your device settings.
<p>What?</p>	<p>Some examples of information your app will request access to are:</p> <ul style="list-style-type: none"> * Location - Your location is used to prevent fraudulent activity and to display locations near you. * Contacts - Allowing access lets you add contacts to use with features that allow you to send money via your mobile app. We will only add the contacts you choose, and that information will not be shared. * Camera/Images - This app uses your camera to capture check images, take picture of receipts, scan ID, scan authorized QR codes and to conduct video chat.
<p>How?</p>	<p>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.</p> <p>The application information is retained in accordance with state and federal record retention laws. Please contact us to determine specific timeframes for your personal stored information and if that information may be deleted.</p>
<p>Questions?</p>	<p>Please contact State Bank of Industry at 309-254-3434 regarding questions about the information included in this Mobile Privacy Disclosure or questions about this application.</p> <p>You can access the bank's full Privacy Policy at www.statebankofindustry.com.</p>
<p>Other Important Information</p>	
<p>The Illinois Department of Financial Regulation also prohibits the disclosure by us of your personal information, without your consent. See 205ILCS 5/48.1</p>	