

# FACTS

## WHAT DOES GLENWOOD STATE BANK DO WITH YOUR PERSONAL INFORMATION?

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<b>Why?</b>	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.
<b>What?</b>	<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"> <li>■ Social Security number</li> <li>■ Account balances</li> <li>■ Payment history</li> <li>■ Transaction history</li> <li>■ Credit history</li> <li>■ Account transactions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Glenwood State Bank chooses to share; and whether you can limit this sharing.

Reasons we share your personal information	Does Glenwood State Bank share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account (s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes:</b> information about your transactions and experiences.	No	We don't share
<b>For our affiliates' everyday business purposes:</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 712-527-3157 or go to <a href="http://www.glenwoodstatebank.com">www.glenwoodstatebank.com</a>
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Who we are	
<b>Who is providing this notice?</b>	Glenwood State Bank means Glenwood State Bank and Frontier Savings Bank, an office of Glenwood State Bank.

What we do	
<b>How does Glenwood State Bank protect my personal information?</b>	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. Access to your personal information is restricted to those employees who need to know that information to provide services to you.
<b>How does Glenwood State Bank collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>■ Open an account or apply for a loan</li> <li>■ forms you submit to us or from a consumer reporting agency</li> <li>■ transactions we process for you, transactions our affiliates process for you, or transactions other parties process for you.</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes-information about your credit-worthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>■ Glenwood State Bank has no affiliates.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial or non financial companies. <ul style="list-style-type: none"> <li>■ Glenwood State Bank does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ Glenwood State Bank doesn't jointly market.</li> </ul>

Other important information	