

The Freeport State Bank

CUSTOMER PRIVACY POLICY NOTICE

This notice accurately summarizes our policies and practices regarding the collection, use, retention and security of nonpublic personal information concerning those customers of ours who obtain a financial product or service from us that is to be used primarily for personal, family, or household purposes.

WHAT INFORMATION WE COLLECT

We may collect "nonpublic personal information" about you from the following sources:

- Information we receive from you on applications or other loan and account forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from third parties such as credit bureaus.

"Nonpublic personal information" means any personally identifiable financial information about you, including information about you on a list that is not publicly available.

WHAT INFORMATION WE DISCLOSE

We do not disclose, and do not reserve the right to disclose, nonpublic personal information about our customers or former customers to any affiliates or to any third parties, except as permitted by law. We are permitted under law to disclose nonpublic personal information about you to our affiliates and third parties in certain circumstances.

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

OUR SECURITY PROCEDURES

We restrict access to your nonpublic personal information to those of our employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.