

Our Privacy Policy

Your Privacy Policy Statement

At State Bank, our mission is to serve the needs of our customers. As financial services professionals, we respect the privacy of our customers and are committed to treating customer information responsibly. Our customer information privacy principles serve as standards for all State Bank employees for the collection, use, retention, and security of individual customer information.

Recognizing Your Expectation of Privacy

At State Bank, we believe protecting customer information and keeping it confidential are extremely important. While information is necessary to provide quality service, we understand our customers have placed their trust in us. Therefore, keeping customer information safe is a top priority.

Collecting, Retaining and Using Customer Information

Your relationship with us is important, and we want to provide you with the best service possible. To do this, we gather information from a variety of sources so we may keep you informed about the many financial products, services and benefits available to you as a State Bank customer. For example, we collect information from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer reporting agency.

If you choose to end your customer relationship with us as an inactive customer, we will treat the information we have about you as if you were still our customer.

Maintaining Accurate Information

We continually strive to maintain complete and accurate information about you and your accounts. If you ever believe our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any inaccuracies in a timely manner.

Limiting Employee Access to Information

At State Bank, we restrict employee access to non-public, personal information about you to those employees who need to know that information to provide products or services to you. Employees are educated on the importance of protecting confidential customer information and on these privacy principles. All State Bank employees are responsible for keeping customer information confidential; employees who violate these privacy principles will be subject to disciplinary measures.

Protecting Information via Established Security Procedures

We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public, personal information. Our employees are trained to understand and comply with these security procedures.

Restricting the Disclosure of Account Information

At State Bank, we do not reveal specific information about your accounts or other personally identifiable data to those outside our affiliated companies for their independent use unless:

- You request or authorize it;
- The information is provided to help complete a transaction initiated by you;
- The information is provided to a reputable credit bureau or similar information reporting agency;
- The disclosure otherwise is lawfully permitted or required.

Maintaining Customer Privacy in Business Relationships with Third Parties

When conducting business with third parties, we require they abide by privacy principles similar to those which State Bank adheres to for keeping customer information confidential.

Privacy Information Specific to Our Website

If you have Internet access and want more information about the Privacy Policy and security practices we have developed specifically for our website, log onto www.gostatebank.com and click on the Privacy Policy link.

Disclosure of Privacy Notice

Customers and members of the public may receive copies of this privacy notice at any time. Furthermore, customers who have questions about our Privacy Policy or have a question about the privacy of their customer information should stop in or call the nearest State Bank location. As always, we wish to *“make good things happen”* for our customers; protecting your privacy is important to us.

State Bank Reserves the Right to Change This Policy at Any Time