

**FACTS**

**WHAT DOES WAUMANDEE STATE BANK DO WITH YOUR PERSONAL INFORMATION?**

<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. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depending on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security Number</li> <li>▪ Payment History</li> <li>▪ Credit Scores</li> <li>▪ Overdraft History</li> <li>▪ Account Transactions</li> <li>▪ Checking Account Information</li> </ul>
<b>How?</b>	All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reason Waumandee State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Waumandee 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	Yes
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates’ everyday business purposes –</b> information about your transactions and experiences	No	We do not share
<b>For our affiliates’ everyday business purposes –</b> information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Mail the form below</li> </ul> <p><b>Please note:</b> If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Contact us at 608-626-3131 and speak to Donna Rotering
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Mail-in Form		
<p><b>Leave Blank OR</b> If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark the box below if you want to limit:</p> <p><input type="checkbox"/> Do not use my personal information to market to me</p>	
	Name	
	Address	
	City, State, Zip	
	Last 3 Digits of Account Number	
		<p><b>Mail to:</b></p> <p>Waumandee State Bank S2021 County Road U Waumandee, WI 54622</p>

What we do	
<b>How does Waumandee 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.
<b>How does Waumandee State Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account</li> <li>▪ Apply for a loan</li> <li>▪ Give us your contact information</li> <li>▪ Show your government-issued ID</li> <li>▪ Show your driver’s license</li> <li>▪ We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>
<b>Why can’t I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates’ everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market you</li> <li>▪ Sharing for nonaffiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Waumandee State Bank does not share with our affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Waumandee State Bank does not share with nonaffiliates so they can market to you</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Waumandee State Bank does not jointly market</i></li> </ul>

