

FACTS**WHAT DOES PEOPLES SECURITY BANK AND TRUST COMPANY 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Payment history and transaction or loss history
- Overdraft history and credit card or other debt

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Peoples Security Bank and Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Peoples Security Bank and Trust Company 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	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes-- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call toll-free (888)868-3858 - our menu will prompt you through your choice(s)
- Visit us online: www.psbt.com/privacy

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we provided or 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.

Questions?

Call toll-free (888)868-3858 or go to <http://www.psbt.com>

Who we are

Who is providing this notice?

Peoples Security Bank & Trust Company

What we do

How does Peoples Security Bank and Trust Company 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.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Peoples Security Bank and Trust Company collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or seek advice about your investments
- apply for financing

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.
 - *Our affiliates include financial companies, such as 1st Equipment Finance, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.
 - *Peoples Security Bank and Trust Company does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
 - *Our joint marketing partner(s) include financial services companies.*

Other important information

Special Notice For State Residents

We follow state law if state law provides you with additional privacy protections.