

FACTS**WHAT DOES WAUKON STATE BANK AND VIKING STATE BANK & TRUST, A DIVISION OF WAUKON STATE BANK, 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 Income
- * Account Balances and Payment History
- * Credit History and Credit Scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

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 Waukon State Bank & Viking State Bank & Trust, a division, chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Waukon State & Viking State Bank & Trust, a division, 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

NO

We don't share

For our affiliates' everyday business purposes -

information about your transactions and experiences

NO

We don't share

For our affiliate's everyday business purposes -

information about your creditworthiness

NO

We don't share

For nonaffiliates to market to you

NO

We don't share

Questions?

Call TOLL FREE 888-568-3451

Who we are	
Who is providing this notice?	WAUKON STATE BANK AND VIKING STATE BANK & TRUST, A DIVISION OF WAUKON STATE BANK
What we do	
How does Waukon State Bank and Viking State Bank & Trust, a division, 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.
How does Waukon State Bank and Viking State Bank & Trust, a division, collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you addition rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Waukon State Bank and Viking State Bank & Trust, a division, do not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Waukon State Bank and Viking State Bank & Trust, a division, do not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Waukon State Bank and Viking State Bank & Trust, a division, do not jointly market.</i>
Other important information	