



FACTS **WHAT DOES SPENCER COUNTY 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
- Income
- Account balances
- Transaction history
- Assets
- Employment information

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 Spencer County Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Spencer County Bank 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	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Mail the form below

Please note:
 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.

Questions? Call (812) 937-4433

Mail-in Form

Mark any/all you want to limit:
 Do not allow your Affiliates to use my personal information to market to me.

Name		Mail to: Spencer County Bank Attn: Compliance Officer 55 N. Louis J Koch Blvd PO Box 159 Santa Claus, IN 47579
Address		
City, State, ZIP		

Who We Are**Who is providing this notice?**

Spencer County Bank means the following institutions: Spencer County Bank and its affiliate.

What We Do**How does Spencer County Bank 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 Spencer County Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Make deposits or withdrawals from your account
- Pay your bills
- Provide account information

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 non-financial companies.

- *Our affiliates include:*
 - *An insurance agency, SCB Service Corporation dba SCB Insurance*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Spencer County Bank 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 partners include insurance companies*

Other Information

State laws: You may have additional privacy protections under the state laws of which you reside, such as California, Nevada, New Mexico, and Vermont. To the extent these state laws apply, we will comply with them with regard to our information sharing practices. You may change this designation by contacting us at the following number: (812) 937-4433 or by writing to: Spencer County Bank, P.O. Box 159, Santa Claus, IN 47579


