

**FACTS****WHAT DOES DU QUOIN 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. 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.  |                             |
|--|---|-----------------------------|
| <b>What?</b>   | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>● Social Security number and account balances</li> <li>● Checking account information and credit history</li> <li>● Transaction history and wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| <b>How?</b>  | <p>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 Du Quoin State Bank chooses to share; and whether you can limit this sharing.</p>   |                             |
| Reasons we can share your personal information   | Does Du Quoin State Bank share?   | Can you limit this sharing? |
| <b>For our everyday business purposes -</b><br>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><br>to offer our products and services to you   | Yes   | No                          |
| <b>For joint marketing with other financial companies</b>  | No  | We don't share              |
| <b>For our affiliates' everyday business purposes -</b><br>information about your transactions and experiences   | No  | We don't share              |
| <b>For our affiliates' everyday business purposes -</b><br>information about your creditworthiness   | No  | We don't share              |
| <b>For our affiliates to market to you</b>   | No  | We don't share              |
| <b>For nonaffiliates to market to you</b>  | No  | We don't share              |
| <b>Questions?</b>  | Call Du Quoin State Bank or go to <a href="http://www.duquoinstatebank.com">www.duquoinstatebank.com</a>  |                             |

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| <b>Who We Are</b>  |   |
| <b>Who is providing this notice?</b>   | Du Quoin State Bank   |
| <b>What We Do</b>  |   |
| <b>How does Du Quoin 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 Du Quoin State Bank collect my personal information?</b>   | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>● Apply for a loan or make a wire transfer</li> <li>● Open an account or give us your contact information</li> <li>● Make deposits or withdrawals from your account</li> </ul>   |
| <b>Why can't I limit all sharing?</b>  | Federal law gives you the right to limit only <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 to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| <b>Definitions</b>   |   |
| <b>Affiliates</b>  | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>Du Quoin State Bank does not share with our affiliates.</i></li> </ul>   |
| <b>Nonaffiliates</b>   | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>Du Quoin State Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>  |
| <b>Joint Marketing</b>   | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>● <i>Du Quoin State Bank doesn't jointly market.</i></li> </ul>   |
| <b>Other Important Information</b>   |   |
| <b>For Illinois Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. |   |
| I acknowledge receipt of this Privacy Notice.  |   |
|   |   |
| Date   |   |

## **MOBILE PRIVACY POLICY FACTS:**

### **WHAT DOES Du Quoin State Bank Mobile DO WITH YOUR PERSONAL INFORMATION?**

The types of information your application will request access to include:

#### Location Information

If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, "Du Quoin State Bank Mobile" will collect your location information when you use the Services; for example, to provide our fraud detection services. If you do not want "Du Quoin State Bank Mobile" to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device.

#### Data collected and for what purpose

Approximate location · Optional

App functionality, Analytics, Developer communications

Precise location · Optional

App functionality, Analytics, Developer communications, Fraud prevention, security, and compliance, Personalization

#### **WHY?**

The mobile application requests access to information stored on your device or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account(s).

#### **How?**

It is important for you to understand that:

Before granting access to this information, you will be prompted to give the application that permission. If you do not wish to grant that permission, you may decline. If you later change your mind, those permissions can be updated in your device's settings.

#### **Questions?**

If you have any questions about the information included in this Mobile Privacy Policy or about the mobile application, please contact Du Quoin State Bank by calling 618.524.2111