

# Privacy Policy

## Notice of Your Financial Privacy Rights



This is our privacy notice to our customers: When we use the words “you” and “your” we mean the following types of customers

### All of our consumer customers who have a continuing relationship with us, such as

- Deposit account
- Loan account
- Credit card
- Safe deposit box
- Self-directed Individual Retirement Account where we act as custodian or trustee
- Financial, Investment, or economic advisory service (for a fee)
- All IRA accounts for which we act as custodian

We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information. We first define some terms.

- **We, our, and us** means The St. Henry Bank.
- **Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.
- An **affiliate** is a company we own or control, a company that owns or controls us, and a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.
- A **nonaffiliated** third party is a company that is not an affiliate of ours.

### The Information That We Collect

If you are just browsing through our website, we do not request any personally identifiable Customer Information, nor do we collect unique identifying information about you unless you voluntarily and knowingly provide us that information, such as when you send us an email or enroll online. If you provide us this information, it is only used internally and in furtherance of the purpose for which it was provided.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on emails or other forms;
- Information about your transactions with us;
- Information about your transactions with nonaffiliated third parties;
- Information from a consumer-reporting agency.

**We do not disclose any nonpublic personal information about you to anyone, except as authorized by law.**

### The Confidentiality, Security And Integrity Of Your Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### Nonpublic Personal Information And Nonaffiliated Third Parties

Since we value our customer relationship with you, we will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law.

### Nonpublic Personal Information And Former Customer

We do not disclose nonpublic personal information about former customers.

Contact us: 1-800-482-3001 or E-Mail: [shb@sthenrybank.com](mailto:shb@sthenrybank.com)

*(No personal or confidential information should be sent via e-mail. Please call our bank with such information.)*



<b>FACTS</b>		<b>WHAT DOES THE ST. HENRY BANK DO WITH YOUR PERSONAL INFORMATION?</b>
<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</li> <li>• Account Balances</li> <li>• Payment History</li> <li>• Credit History</li> <li>• Credit Scores</li> <li>• Checking Account Information</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>	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 The St. Henry Bank chooses to share; and whether you can limit this sharing.	

<b>Reasons we can share your personal information</b>	<b>Does The St. Henry Bank share?</b>	<b>Can you limit this sharing?</b>
<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	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call toll-free 1-800-482-3001 or go to <a href="http://www.sthenrybank.com">www.sthenrybank.com</a>
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## What We Do

<p><b>How does The St. Henry Bank protect my personal information?</b></p>	<p>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.</p>
<p><b>How does The St. Henry Bank collect my personal information?</b></p>	<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>• Make deposits or withdrawals from your account</li> <li>• Give us your contact information</li> <li>• Make wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<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 to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>The St. Henry Bank has no affiliates.</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>The St. Henry Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<p><b>Joint Marketing</b></p>	<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>The St. Henry Bank doesn't jointly market.</i></li> </ul>

## Other important information

**For Alaska, Illinois, Maryland, and North Dakota Customers.** We will not share personal information with nonaffiliates either for them to market to you or joint marketing - without your authorization.

**For California Customers.** We will not share personal information with nonaffiliates either for them to market to you or joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Customers.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For Vermont Customers.** We will not share personal information with nonaffiliates either for them to market to you or joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.