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FACTS	WHAT DOES KERNDT BROTHERS SAVINGS 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?	<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"> • Social Security number • Account Balances • Payment History • Transaction History • Checking Account Information • Wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Kerndt Brothers Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kerndt Brothers Savings 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	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions?	Call 563-538-4231 or go to www.kerndtbrothers.com
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What We Do	
<p>How does Kerndt Brothers Savings Bank protect my personal information?</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>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.</p>
<p>How does Kerndt Brothers Savings Bank collect personal information?</p>	<p>We collect personal information, for example, when customers:</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Use a credit or debit card • Make deposits or withdrawals from an account • Make a wire transfer <p>We also collect personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about creditworthiness • Affiliates' from using information to market to customers • Sharing for nonaffiliates to market to customers <p>State laws and individual companies may give additional rights to limit sharing.</p>

Definitions	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Our affiliates include: <ul style="list-style-type: none"> • <i>Financial companies such as: Kerndt Brothers Agency, Inc.</i>
<p>Nonaffiliates</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"> • <i>Kerndt Brothers Savings Bank does not share with nonaffiliates so they can market to you.</i>
<p>Joint Marketing</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"> • <i>Kerndt Brothers Savings Bank doesn't jointly market.</i>