



# PHILO EXCHANGE BANK

## Terms of Use

Philo Exchange Bank recognizes and respects our responsibility to protect our customers' private information. The success of a financial institution, like ours, depends heavily on the level of trust and confidence it enjoys with its depositors and shareholders. In continuing our commitment to provide quality service to our customers Philo Exchange Bank has adopted the following privacy statement for officers, directors and employees. This privacy statement applies to individuals. Philo Exchange Bank reserves the right to amend it at any time.

### **Our Internet Web Site**

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Visitors to Philo Exchange Bank's web site remain anonymous. We do not collect personal identifying information about site users, unless you choose to provide such information to us. Standard software is used to collect and store ONLY the following non-identifying information about our visitors: the name of the domain from which you access the Internet (for example, aol.com, if you are connecting from an America Online account, or iastate.edu if you are connecting from Iowa State University's domain); the date and time you access our site; and the Internet address of the website from which you linked directly to our site. Visitors may elect to provide us with personal information via e-mail or use our submit comments/request information form. This information is used internally, as appropriate, to handle the sender's request and manage Philo Exchange Bank's web site. It is not disseminated or sold to other organizations. However, visitors should keep in mind e-mail is not necessarily secure against interception. If you do not agree with the use of this information or are not comfortable with the level of privacy, cancel the e-mail before it is sent. Visitors should call us directly at 217-684-2600 if requests or statements include sensitive or private information, such as your account numbers, credit card numbers or social security number. Philo Exchange Bank will NEVER ask you for your Personal Identification Number (PIN) for your ATM card. If you are asked for this information, please call 217-684-2600 and report it to a customer service representative immediately.

### **Our Collection, Use and Retention of Customer Information**

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We collect, use, and retain information about our customers only where we reasonably believe it would be useful in administering our business and providing products, services, and other opportunities to our customers. We collect and retain information only for specific business purposes - and will tell you why we are collecting and retaining it upon your request by responding in writing within 48 hours of the customers written request. We use information to protect and administer our

customers' records, accounts, and funds; to comply with certain laws and regulations; to help design or improve our products and services; and to understand your financial needs and provide you quality products and outstanding service. If you send us e-mail, we may retain the content of the e-mail and your e-mail address in order to respond to questions or concerns that you may have expressed.

### **Our Maintenance of Accurate Information**

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We have implemented procedures to help assure that our customers' financial information is accurate, current, and complete in accordance with commercial standards. While some procedures are required by federal or state law, we also have procedures for responding to requests to correct inaccurate information in a timely manner, and to update information and remove old information. Customers should notify us immediately at 217-684-2600 or write to: Philo Exchange Bank, 102 Washington St. Philo, IL 61864 if they receive information regarding their relationship with us that they believe to be inaccurate.

### **Restrictions on the Disclosures of Account Information**

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We do not reveal specific information about our customers' accounts or other personally identifiable data unless (1) our customer has requested or authorized it; (2) the information is provided to help complete a transaction initiated by our customers; (3) the information is provided to a reputable credit bureau or similar information reporting agency; or (4) disclosure is lawfully permitted or required.

### **Maintaining Customer Privacy in Business Relationships with Outside Third Parties**

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At times it is necessary to provide personally identifiable information about our customers to a third party, such as a vendor or service company, we hire to provide support or services for one or more of our products. These vendors and service companies agree to safeguard our confidential customer information and must abide by applicable law.

If you believe Philo Exchange Bank has misused information obtained through this web site or if you have questions or concerns regarding this privacy policy, please contact Philo Exchange Bank at 217-684-2600 to resolve any disputes.