



PRIVACY NOTICE

FACTS	WHAT DOES RILEY STATE BANK OF RILEY, KANSAS 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 and Account Balances ❖ Payment History and Credit History ❖ Income and Checking Account Information When you are no longer our customer, we continue to share your information as described in this notice.
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 Riley State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Riley State Bank Share?	Can you limit this sharing?
For our everyday business purposes such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting 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	No	We don't share
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 785-485-2811 or go to rileystatebank.com

Who we are	
Who is providing this notice?	Riley State Bank of Riley, Kansas
What we do	
How does Riley State 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 secure files and buildings. We restrict access to your nonpublic information to those employees who need to know that information to provide products or services to you.
How does Riley State Bank collect my personal information?	We collect your personal information, for example, when you: ❖ Open an Account or Deposit Money ❖ Pay your Bills or Apply for a Loan ❖ Use your Credit or Debit Card 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. ❖ Share for nonaffiliates to market to you. State Laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. ❖ Riley State Bank has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ❖ Riley State 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. ❖ Riley State Bank's joint marketing partner(s) includes debit and credit card companies, reward programs, and insurance companies.