

FACTS

WHAT DOES PEOPLES STATE BANK (PSB) 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
- Account Balances
- Credit History
- Income
- Payment History
- Credit Scores

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 PSB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PSB 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	No	We don't share
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 our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing?

- Call 1-866-260-2224 and speak with a customer service representative or stop into one of our locations to complete this form
- Visit our website at www.psbbanks.com to print out the privacy disclosure. Complete form and send to PSB, PO Box 869 Colby, KS 67701
- Complete the form below and mail to PSB, PO Box 869 Colby, KS 67701

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent you this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call 866-260-2224 or go to www.psbbanks.com

Mail-in Form

<p>Leave Blank OR If you have a joint account, your choices(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices to only me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p>	<p>Mail to: Peoples State Bank PO Box 869 Colby, KS 67701</p>
	<p>Name _____</p> <p>Address _____</p> <p>City, State, Zip _____</p> <p>Account # _____</p>	

Who we are	
Who is providing this notice?	PSB means Peoples State Bank
What we do	
How does PSB protect my personal information?	<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 who require access to complete their daily work.</p>
How does PSB collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Apply for a loan ▪ Make a wire transfer ▪ Show your government-issued ID ▪ Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>• <i>Our affiliates include: Financial companies such as: Peoples State Bank located in Manhattan, KS and Leonardville, KS; Big Mac Bancshares, Inc. located in Hoxie, KS; Legacy Solutions Insurance, LLC located in Manhattan, KS. As of 1/1/2017, this will also include Citizens State Bank located in Wakeeney, KS / Hill City, KS / Morland, KS.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ PSB does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • PSB doesn't jointly market
Other Important Information	