

**FACTS****WHAT DOES PALO SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?**

<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.
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<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> <table border="0"> <tr> <td>Social security number</td> <td>Income</td> </tr> <tr> <td>Account balances</td> <td>Payment history</td> </tr> <tr> <td>Credit history</td> <td>Credit scores</td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	Social security number	Income	Account balances	Payment history	Credit history	Credit scores
Social security number	Income						
Account balances	Payment history						
Credit history	Credit scores						

<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 Palo Savings Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Palo Savings Bank share?	Can you limit this sharing?
<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
For non-affiliates to market to you	No	We don't share

<b>Questions?</b>	Call #319-851-2241 or go to <a href="http://www.palosavingsbank.com">www.palosavingsbank.com</a>
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<b>What we do</b>	
How does Palo Savings 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 secured files and building.
How does Palo Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <p style="text-align: center;">                     Open an account                      Deposit money                      Pay your bills                              Apply for a loan                      Use your debit card                 </p> <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 sharing for affiliates' everyday business purposes - information about your creditworthiness</p> <p>affiliates from using your information to market you</p> <p>sharing for nonaffiliates to market you</p> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p style="text-align: center;">Palo Savings Bank does not share with our affiliates.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p style="text-align: center;">Palo Savings Bank does not share with non-affiliates so they can market you.</p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you</p> <p style="text-align: center;">Palo Savings Bank doesn't jointly market.</p>