

WHAT DOES STILLMAN BANCORP N.A. 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. Stillman BancCorp N.A. restricts sharing and only shares what we need to in order to offer services you request now and in the future.

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 address information
- Account balances and payment histories
- Credit bureaus

When you are *no longer* our customer, we continue to limit the sharing of information as described in this notice and we will also continue to protect your privacy.

How?

Stillman BancCorp N.A. needs to share customer personal information to provide you the products and services you request. In the section below, we list the reasons when your information is shared and whether you can limit this sharing.

Reasons we can share your personal information	Does Stillman BancCorp N.A. 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, necessary to provide service
For our marketing purposes – to offer our products and services to you	Yes	No, necessary to offer you services
For joint marketing with other financial companies	No	N/A*
For our affiliates' everyday business purposes – information about your transactions and experiences	No	N/A*
For our affiliates' everyday business purposes – information about your creditworthiness	No	N/A*
For nonaffiliates to market to you	No	N/A*

*Stillman BancCorp N.A. currently shares no such information.

Questions/Concerns?

Call 815-645-2266 or go to www.stillmanbank.com

Who we are

Who is providing this notice?

Stillman BancCorp N.A.

What we do

How does Stillman BancCorp N.A. 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, secured files and buildings, and procedural safeguards. We also require our employees to abide by a strict code of conduct policy that is reviewed and acknowledged annually.

How does Stillman BancCorp N.A. collect my personal information?

We collect only the information necessary to deliver products and services you request. We collect only the information necessary to serve your financial needs, to protect against fraud, and to meet legal and regulatory requirements. We collect the following:

- Information we receive from you on applications and other forms, and other information collected in correspondence both orally and written;
- Information about your transactions and communications with us;
- Information we receive from credit bureaus; and
- Information from public records accessed in the ordinary course of business.

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
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates - Everyday Business Purpose

Companies related by common ownership or control. They can be financial and non-financial companies. We currently have no affiliate information sharing arrangements.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

Customers should be aware that under the Public Records Act, certain information possessed by local, state and federal agencies is available for public access. This information includes legal filings with government agencies, real estate transactions, vehicle titles, court filings, etc.