

FACTS

WHAT DOES KING SOUTHERN BANK DO WITH YOUR PERSONAL INFORMATION?

Rev. 12-2010

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 income
- Account balances and payment history
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in the 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 King Southern Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does King Southern Bank 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	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 non-affiliates to market to you	No	We don't share

Questions?

Call 502-245-9600 or go to www.kingsouthernbank.com

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Who we are

Who is providing this notice?

King Southern Bank

What we do

How does King Southern 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 buildings.

How does King Southern Bank collect my personal information?

We collect your personal information, for example, when you:

- open an account.
- pay your bills.
- use your debit or credit card.
- make a deposit.
- apply for a loan.

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 non-affiliates 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.

- *We don't share information.*

Non-affiliates

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

- *We don't share information.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *We don't share information.*

Other important information