



FACTS

WHAT DOES First State Bank of Wyoming 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:

- Name, Address, and Social Security Number
- Payment, credit history and credit scores
- Deposit, withdrawal, account balances, and loan activities
- Employment information and income

When you are *no longer* our customer, we may 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 First State Bank of Wyoming chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First State Bank of Wyoming 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 have no affiliates	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No, we have no affiliates	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 651-462-7611 or go to www.fsbwyoming.com

Who we are

Who is providing this notice?	First State Bank of Wyoming
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What do we do

How does First State Bank of Wyoming 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 First State Bank of Wyoming collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ 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 <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 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 or nonfinancial companies. <ul style="list-style-type: none"> ■ First State Bank of Wyoming has no affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> ■ First State Bank of Wyoming does not share with nonaffiliates for marketing purposes
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ First State Bank of Wyoming does not jointly market

First State Bank of Wyoming Online Privacy Policy

First State Bank of Wyoming appreciates you as a customer and respects your privacy. We are committed to treating the information you have entrusted to us responsibly. You have the right to expect your personal financial information to remain private and secure. We will maintain standards to ensure that your information is private and secure at all times and will continue to work hard to earn your confidence, preserve your trust, and protect your privacy. To demonstrate our recognition of your expectations, our Board of Directors has instituted this Policy.

Bank management reviewed a variety of issuances from federal banking agencies, as well as the U.S. Banking Industry Privacy Principles, and carefully considered the policy in light of the Bank's particular needs, including our size, involvement with third parties, and the needs of our customers.

Use, Collection and Retention of Customer Information

At First State Bank of Wyoming, we collect, retain and use information about customers only when it is believed to be allowed by law, reasonably useful in administering business, and providing products, services and other opportunities to our customers. We use the information to administer and protect deposit accounts, loans and other products or services; to comply with certain

Disclosure of Information

Except as otherwise stated in this policy, we will not sell or pass on non-public personal information to third parties. Those third parties must agree, in a written document, to adhere to similar privacy principles in keeping your information confidential.

When it comes to sharing nonpublic personal information with unaffiliated companies, First State Bank of Wyoming places strict limits on who receives specific information about customer accounts or other personally identifiable data. First State Bank of Wyoming may share information with such companies if they provide a product or service that may benefit our customers. Whenever we do this, we carefully review the company and the product or service to make sure that it provides value to our customers. We share the minimum amount of information necessary for that company to offer its product or service.

In addition, we will exchange information with third parties about credit, accounts, and transactions under the following circumstances:

- a. When it is necessary for completing a transaction initiated by you.
- b. When you have asked or given us permission to do so.
- c. When it is consistent with your agreement or contract with the bank.
- d. To verify the existence and conditions of an account or loan with reputable information reporting agencies.
- e. We will not share medical or health information except to process transactions or to provide services you have requested or initiated.
- f. In order to protect you, your interest, the interest of the Bank, or if we suspect fraud or illegal activity.
- g. In order to comply with a government agency directive, court order, or regulatory examination.
- h. You have been informed about the possibility of disclosure for marketing or similar purposes through a prior communication and were given the opportunity to "opt-out" or decline.

We will not share medical or health information except to process transactions or to provide services you have requested or initiated.

Internet Privacy

We are committed to providing privacy to our Internet customers. The First State Bank of Wyoming Customer Privacy Policy applies in its entirety to consumers who provide information via our Web Site.

If you visit our Web Site only to view information, we will not obtain any of your personal information. We will only collect and store the following about you: the name of the domain from which you accessed the Internet (for example, aol.com if you are connected through America Online) and the date and time you access our site. This information is used to measure the number of visitors to the various sections of our site, which helps us determine such things as marketing approaches.

If you send us an inquiry through an electronic message (e-mail) we will use your identifying information to respond to your inquiry. We will not use such information beyond the basis of the inquiry, or forward the information to any third party unless required to do so by law.

Security is a common and logical concern with banking on the Internet. That is why First State Bank of Wyoming utilizes the latest technology, only authorized passwords, and safe pathways within the system. Before gaining access to any account information, each individual is authenticated by a personal code or password which he or she has personally selected. No one else will be able to access your accounts because your password is known only to you.

Use of Cookies

To provide better service and a more effective Web site, we use "cookies" as part of our interaction with your browsers. A "cookie" is a small text file placed on your hard drive by our Web Page Server. A cookie cannot retrieve any other data from your hard drive, pass on computer viruses, or capture your e-mail address. Cookies are commonly used on Web sites and do not harm your system. We use cookies in places where you need to register, such as Internet banking, or where you are able to customize the information you see. Recording a cookie at such points makes your online experience easier and more personalized. We also use cookies to identify what sections of our site our customers visit most so we can continue to provide more information on the topics and subjects where customers have demonstrated interest. These cookies do not collect personally identifiable information and we do not combine information collected through cookies with other personal information to determine who you are or your e-mail address. By configuring your preferences or options in your browser, you determine if and how a cookie will be accepted.

Disclosure of Privacy Principals to Customers

It is the policy of First State Bank of Wyoming to communicate our privacy policy to our customers. We will periodically review the methods available for communicating the Bank's privacy policy and determine whether the Bank's current practices are meeting the needs of the Bank and our customers.

More Information

At First State Bank of Wyoming, we value our customer relationships and hope that you will remain with us for many years to come. If you have any questions or concerns about the integrity of your account information, or any other aspect of our business operations, or would like further information, please call us at 651-462-7611 or contact us through e-mail at fsbwyoming.com.

