

FACTS

WHAT DOES TS BANK 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 and account balances
- Transaction history and payment history
- Credit history and credit scores

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 **TS Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TS 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	Yes	No
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 1-712-487-3000 our menu will prompt you through your choice(s)
- Visit us online: www.tsbank.com
- · Mail the enclosed form

Please note:

If you are a new customer, we can begin sharing your information 30 days from the dates we sent 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 1-712-487-3000 or go to www.tsbank.com

Page 2

What we do	
How does TS 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 TS Bank collect my personal information?	We collect your personal information, for example, when you Open an account or apply for a loan Pay your bills or use your credit or debit card Make deposits or withdrawals from your account 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 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	Companies related by common ownership or control. They can be financial and nonfinancial companies.
	 Our affiliates may include our Parent company, companies such as financial institutions owned or controlled by our Parent Company and companies, and their affiliates, that control our Parent company.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	■ TS Bank does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	 Our joint marketing partners include bank services companies.

Page 3 Mail-in Form Mark any/all you want to limit: If you have a joint account, your Do not allow your affiliates to use my personal information to market to me. choice(s) will apply to Name everyone on your account unless you Address mark below. City, Apply my State, ZIP choice(s) only to me Mail To: TS Bank

Mail To: TS Bank
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