

**FACTS**
**WHAT DOES DENVER SAVINGS BANK  
DO WITH OUR 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**
- **Payment History**
- **Transaction History**
- **Checking Account Information**
- **Credit History**
- **Overdraft History**

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customer's** personal information; the reasons **Denver Savings Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Denver Savings Bank Share?	Can you limit this sharing?
<b>For our everyday business purpose-</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	Yes	No
<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 creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call **319-984-5635** or go to **www.bankdsb.com**

## Who we are

Who is providing this notice? Denver Savings Bank - 121 S State St - PO Box 381 - Denver, IA 50622

## What we do

How does **Denver 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 buildings.

**We do maintain other physical, electronic, and procedural safeguards to protect this information.**

How does **Denver Savings Bank** collect my personal information?

We collect your personal information, for example, when you

- **Open an account**
- **Make withdrawals**
- **Apply for insurance**
- **Apply for a loan**
- **Seek financial advice**

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.

- *Denver Savings Bank does not share with affiliates.*

Nonaffiliates

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

- *Denver Savings Bank has no non-affiliate relationships.*

Joint Marketing

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

- *Denver Savings Bank does participate in joint marketing with a Credit Card Provider.*

## Other important information