



FACTS	What Does State Bank of Southern Utah Do With Your Personal Information?	
Why?	<ul style="list-style-type: none"> • 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and transaction history • Account balance and payment history • Credit history and overdraft history • Information from the device used to access your account <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	<p>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 State Bank of Southern Utah chooses to share; and whether you can limit this sharing.</p>	
Reasons we can share your personal information	Does State Bank of Southern Utah 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 experience	No	No
For our affiliates' everyday business purposes -- information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

Questions?	Call 1-800-662-1788 or go to www.sbsu.com/privacy	
Who is providing this notice?	State Bank of Southern Utah	
What we do		
How does State Bank of Southern Utah 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 State Bank of Southern Utah collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Apply for a loan or make a wire transfer • Use your credit or debit card • Access your account <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>	
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>State Bank of Southern Utah has no affiliates.</i>	
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>We do not share with nonaffiliates so they can market to you.</i> 	
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include Investment and financial service providers, card issuers, and technology service providers.</i> 	
Other important information		
<p>Credit Bureaus (Equifax, TransUnion, or Experian) may sell credit profiles that contain information about you. Public records from mortgage and other recordings may also contain information about you that others mine for marketing purposes. State Bank of Southern Utah cannot prevent this type of information sharing.</p> <p>SBSU's technology applications (apps) use geolocation information to enable features, prevent fraudulent activity, and to send alerts, but only if the End User expressly authorizes collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the Solution is being used or not at all, depending on the End User's selection.</p>		