

# FACTS

## WHAT DOES HASTINGS CITY 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 **Income**
- **Transaction History** and **Credit History**
- **Account Balances** and **Credit Card or Other Debt**

### How?

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

Reasons we can share your personal information	Does Hastings City Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

### To limit our sharing

- Call **888-422-2280** —our menu will prompt you through your choice(s) or
- Visit us online: **www.hastingscitybank.com**

**Please note:**

If you are a new customer, we can begin sharing your information **30** days from the date 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 **888-422-2280** or go to **www.hastingscitybank.com**

## Who we are

Who is providing this notice?

Hastings City Bank

## What we do

How does Hastings City 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 Hastings City Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or make deposits or withdrawals.
- 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

- 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include companies with a HCB name; financial
- companies such as HCB Mortgage Company; and nonfinancial
- companies, such as CityBanc Insurance Services, Inc..

Nonaffiliates

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

- Hastings City 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.

- Hastings City Bank doesn't jointly market.

## Opting Out Electronically

In order to opt out electronically, you must click on the link below to contact us using our free secure email portal. The information needed is sensitive and should not be sent using regular non-secure email. If you already have a secure email account with us, simply click on the link below, and then click on "Log In". If you haven't yet created a free secure email account, click below and then click "Register Now". Once you have registered and confirmed your secure email account, log into the portal and go to the Compose tab. Then create a message with the following information:

To: [opt-out@hcb.us](mailto:opt-out@hcb.us)

Subject: Opt out

Include your full name and account number in the body of the message, then click send and you are finished.

[CLICK HERE TO OPT OUT VIA SECURE EMAIL](#)