

FACTS		WHAT DOES HIGHLANDS STATE 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: <ul style="list-style-type: none"> – Social Security number and transaction or loss history – Payment history and checking account information – Credit history and overdraft history When you are <i>no longer</i> our customer, we 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 Highlands State Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Highlands State Bank share?	Can you limit this sharing?
For our everyday 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 don't share
For our affiliates' everyday business purposes – Information about your credit worthiness		No	We don't share
For nonaffiliates to market you		No	We don't share
Questions?	Call 973-764-3200		
What we do			
How does Highlands State Bank protect my personal information?	To protect your 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 require our vendors and suppliers to maintain similar standards of conduct regarding privacy of personal identifiable customer information provided to them.		
How does Highlands State Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> – Open an account or apply for a loan – Show your drivers license or make deposits or withdrawals from your account – Pay your bills We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.		
Why can't I limit 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 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. <ul style="list-style-type: none"> – <i>Highlands State Bank has no affiliates</i> 		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> – <i>Highlands State Bank does not share with non-affiliates so they can market you.</i> 		
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> – <i>Highlands State Bank does not jointly market.</i> 		