

Prospect Bank, a division of Edgar County Bank & Trust Co., Privacy Policy

At Prospect Bank, we know how important personal privacy is to you. Because of our interest in protecting your privacy, we have adopted the following privacy principles, continuing our commitment to you, our valued customer:

1. **Recognition of Your Expectation of Privacy.** We recognize that you expect privacy and security for your personal and financial affairs. We understand the need to safeguard our sensitive information about you that you have entrusted to us within our affiliated family of banks and companies. We maintain standards and procedures designed to prevent misuse of this information.
2. **Our Collection, Retention, and Use of Information about You.** We collect, retain, and use information about you only where we reasonably believe that it will help administer our business or provide products, services, and other opportunities to you. We collect and retain information about you only for specific business purposes - and we will tell you why we are collecting and retaining it upon your request. We use information to protect and administer your records, accounts, and funds; to comply with certain laws and regulations; to help us design or improve our products and services; and to understand your financial needs so that we can provide you with quality products and superior service. Our Use of Information provisions explain these concepts in greater detail.
3. **Our Maintenance of Accurate Information.** We have procedures to help assure that your financial information is accurate, current, and complete in accordance with commercial standards. We also have procedures to respond to your requests to correct inaccurate information in a timely manner. While some of these procedures are required by federal or state law, we have implemented additional procedures to maintain accurate, current, and complete financial information, including processes to update information and remove old information.
4. **Limiting Employee Access to Information.** We have procedures that limit employee access to personally identifiable information to those employees with a business reason to know such information about you. We educate our employees about the importance of confidentiality and customer privacy through standard operating procedures, special training programs, and our policies on ethics. We take appropriate disciplinary measures to enforce employee privacy responsibilities.
5. **Security Procedures to Protect Information.** We maintain security standards and procedures to help prevent unauthorized access to confidential information about you. We update and test our technology to improve the protection of our information about you and to assure the integrity of our information.
6. **Restrictions on Disclosing Information to Parties Outside Our Affiliated Banks and Companies.** We do not reveal specific information about your accounts or other personally identifiable data to parties outside our affiliated banks and companies for their independent use unless: (1) you request or authorize it; (2) the information is provided to help complete a transaction initiated by you; (3) the information is provided to a reputable credit bureau or similar information reporting agency; or (4) the disclosure otherwise is lawfully permitted or required. We do not provide account or personal information to non-Prospect Bank companies for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies. Please see our Use of Information provisions for more information regarding these concepts.
7. **Maintaining Your Privacy in Business Relationships with Parties Outside Our Affiliated Banks and Companies.** Sometimes it is necessary to provide personally identifiable information about you to a party outside our affiliated banks and companies, such as to a vendor or service company that we hire to prepare your account statements or to provide support or services for one or more of our products. These vendors and service companies agree to safeguard our confidential information about you and your products and services with us and must abide by applicable law.

8. Disclosing Our Privacy Commitment to You. We want you to understand our commitment to personal privacy and our use of information. For this reason, we have prepared these Privacy Principles and the Use of Information provisions. These materials will answer most of the important questions that you may have about how we gather, protect, and use information.

These Privacy Principles apply to individuals, and we reserve the right to change them, along with related provisions, at any time.