

PRIVACY NOTICE

HORIZON BANK
10841 N. 142ND ST.
P.O. BOX 447
WAVERLY, NE 68462
PHONE: (402) 786-2555

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

You provide important information about yourself to a variety of businesses and organizations. The same is true when you do business with our financial institution. You're asked to provide us with certain personal information that helps us give you better service and complete your transactions more effectively.

We work diligently to safeguard the information you give to us. In fact, we developed the following policies to ensure your confidentiality and maintain your confidence in our institution. These policies detail the strict standards we have in place. For this reason we ask that you please read the following information carefully.

We, our, and us, when used in this notice, mean Horizon Bank.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

- Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):
 - Deposit account
 - Loan account
 - Safe deposit box

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information. We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party."

The Confidentiality, Security, and Integrity of Your Information

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

The Information We Collect

We collect information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us and other parties
- Information we receive from a consumer reporting agency

Information We Disclose About You

We do NOT disclose any information about you to affiliates or nonaffiliated third parties, except as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Horizon Bank 10841 N. 142nd St. Waverly, NE 68462.

Fair Credit Reporting Act

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Information About Former Customers

We do not disclose informaton about former customers, except as permitted by law.

Member
FDIC