

Owen County State Bank

Customer Information Privacy Policy

Protecting your privacy is important to Owen County State Bank and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all Bank employees for collection, use, retention, and security of nonpublic personal information.

What Information We Collect

We collect and use various types of publicly-available information, as well as information you provide to us. This enables us to continually bring you improved products, services, and delivery systems. The information we collect also helps us to identify other services that might benefit you.

We may collect "nonpublic personal information" about you from the following sources:

- Information we receive from you on applications or other account forms;
- Information about your transactions with us or others; and
- Information we receive from third parties such as credit bureaus.

"Nonpublic personal information" is information about you that we obtain in connection with providing a financial service for you. For example, nonpublic personal information includes information regarding your deposit account balance, or credit and payment history.

What Information We Disclose

We are permitted under law to disclose nonpublic personal information about you to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or deposit account, to government entities in response to subpoenas, and to credit bureaus.

We may disclose information we collect, as described above, to partnering companies that perform marketing services on our behalf, to jointly offer financial service such as insurance or investment products, or to other financial institutions with which we have joint marketing agreements. We share the minimum amount of information necessary for that partner company to offer you a product or service, and we always require companies that receive information from us to keep it confidential. In each case, we carefully review the company, its use of the information, and the product or service to make sure that it provides value to our customers. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If at some time you choose to close an account, pay off a loan or become an inactive customer, we will continue to adhere to our privacy policy and practices described in this notice with regard to the confidentiality of your account information.

Our Security Procedures

We also take steps to safeguard customer information within the Bank. We restrict access to your personal and account information to those employees who need to know that information to provide products or services for you. Employees who violate these procedures will be subject to disciplinary measures. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Keeping information accurate

We take appropriate steps to keep your account information accurate and up to date. This is important so that no matter how you access your information (on account statements, by phone, ATM, Internet, or credit file), it will be correct. If you ever notice that your information is not complete, accurate, or current, please call our toll-free number 1-888-275-6272 and let us know. We will correct the information as quickly as possible.

**If you would like to reduce the amount of national advertising you receive by mail or telephone from other companies, you can write to:

Mail Preference Service

C/O Direct Marketing Association
PO Box 643
Carmel, NY 15012-0643

Telephone Preference Service

C/O Direct Marketing Association
PO Box 643
Carmel, NY 15012-0643

**If you would like to have your name taken off all pre-approved credit solicitations, you can write to the following credit reporting bureaus or call 1-888-5OPTOUT(1-888-567-8688). Be sure to include your full name, current address, social security number and telephone number.

Experian

Consumer Opt-Out
901 West Bond
Lincoln, NE 68521

Equifax Inc

Options
PO Box 740123
Atlanta, GA 30374-0123

Trans Union LLC's

Name Removal Option
PO Box 505
Woodlyn, PA 19094

Member FDIC Equal Housing Lender

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Protecting Website Information

Whether you are an account customer or website visitor, we safeguard the information you provide to us. Below are ways in which we use and protect information received at www.ocsbank.com.

E-Mail

We retain the content of your e-mail, your e-mail address, and our response so that we can more efficiently handle any follow-up questions you may have and also to meet legal and regulatory requirements. If we think that a particular Owen County State Bank product or service might apply to your situation, we may occasionally contact you at your e-mail address to inform you of its potential benefit and availability.

Whenever we contact you by e-mail, since our transmissions are not secure, we will not include confidential account information. You may also contact us by phone, US Postal mail or by visiting your nearest branch. See our 'About Us' web page for additional information about contacting us.

Planning Tools

When you use various planning tools (calculators and worksheets) on our website, we do not capture the personal information you provide.

Information Collection

For each visitor to our web page, our web server automatically recognizes only the visitor's domain name but not the specific e-mail addresses. For example, our web server recognizes that visitors utilize bluemarble.net, aol.com, etc. but not their personal e-mail address. We collect the domain name of visitors and aggregate information on pages accessed only to evaluate the usefulness of our site.

We collect e-mail addresses of those who communicate with us via e-mail, and information volunteered by visitors for items such as product or service information requests. This information is only used to contact visitors for banking purposes and is not shared with other organizations for commercial purposes.

"Cookies"

A "cookie" is a small text file placed on your hard drive by a Web page server. It is not executable code and does not harm your system. We use cookies as part of our interaction with your browser for session purposes only. No personal or confidential information is stored in our cookies and they expire at the end of your session. By configuring your preferences or options in your browser, you determine if and how a cookie will be accepted.

Children

We do not knowingly solicit data from children, and we do not knowingly market credit products to children. We recognize that protecting children's identities and privacy online is very important and that the responsibility to do so rests with both the business-online industry and with parents.

Third Parties

We do not sell personal information to third parties for the purpose of solicitation. From time to time, we may share personal information with outside companies when necessary to deliver products and services that you have requested or to provide you with information about products or services that may interest you. These practices are explained more fully under "What Information We Disclose" in the first section of this document.

Since we cannot control information on other Internet sites, we are not responsible for the content of sites linked from www.ocsbank.com.

Please note: while we strive to keep our website current and accurate at all times, there is a possibility that unforeseen circumstances could affect the site. As a result, we are not responsible for any loss or damage you incur resulting from information obtained through the website's content, posting, or financial planning tools.

Keeping You Informed

In response to our customers' interest in how we protect information, we will continually update our web page and our Privacy Policy disclosure with any changes to our practices. We will continue to review and refine our information practices as we learn more about your needs and preferences, and as applicable by law.