SUNDANCE STATE BANK PRIVACY POLICY

Our bank recognizes that our customers and others visiting our Internet sites ("On-line Sites") have an expectation of privacy in their dealings with us. The following covers the circumstances in which we will collect, maintain, and use and information you may provide to us On-line.

This includes information you provide to us when you apply or enroll in any of our accounts or services, when you use Internet banking (bill payment or account access), when you use any of our On-line planners or financial tools, or when you send us an e-mail.

Other bank divisions and units may have additional privacy and security standards that cover their products and services. As applicable, these policies appear within the appropriate section of our On-line Sites.

Use, Collection, and Retention of Customer Information

Our bank will use information collected through its On-line Sites to provide you with the products and services you request. We also will use information we collect to identify you, to communicate with you and to help us respond to your questions.

Restrictions on the Disclosure of Account Information

We may disclose information about your accounts as well as personal information provided to the Bank through its On-line Sites to credit bureaus or agencies who have a legitimate purpose for obtaining the information.

We also May Disclose Information About Your Accounts to Third Parties

When it is necessary for completing transactions and transfers, to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, and to comply with a government agency or court order or with the request of a federal regulator, with your permission. Also, we may disclose information about your accounts to third parties at our discretion to other companies in the Financial Institution family.

Employee Access and Use of Customer Information

Each Bank employee is personally responsible for maintaining the confidentiality of customer data.

Maintaining Customer Privacy in Our Business Relationships

From time to time, our bank contracts with outside vendors and other business partners to perform specific services for the Bank. When doing so, our bank selects business partners and vendors that adhere to similar privacy standards as that of the Bank. We expect that our business partners and vendors will honor and safeguard any information regarding the Bank customer.