



BANC STATEMENTS, INC.

Privacy Policy Statement

Banc Statements, Inc. provides community banks an outsource solution for printing and mailing of DDA and savings statements. We are responsible for maintaining the integrity of information entrusted to us and safeguarding the privacy of our customers and our customers' customers whose information we may collect. We use any information about our customers and their customers solely to legitimately conduct our business.

Our Business

Banc Statements, Inc. is precluded from conducting business with the general public. We do not collect personal and confidential information from your customers. This personal and confidential information is provided by you in order for us to provide our contracted DDA and saving statement printing and mailing services. Signed agreements that include confidentiality and non-disclosure clauses are in place with all customers.

The terms "we," "our" and "us," when used in this Privacy Policy Statement, refer to Banc Statements, Inc., while the terms "you," "your" and "customer" refer to one of our community bank customers. This Privacy Policy Statement also applies to any former customer who has at any time had any of these relationships with us.

Our Privacy Responsibility

Banc Statements, Inc. understands that confidentiality is important to our client banks and is essential in our business. Our goal is to offer quality outsourced statement printing and mailing services without compromising your privacy or your customers' privacy. We understand that you expect matters relating to your community bank and financial information relating to your customers to be held in the strictest confidence. We commit to you that we will take all reasonable steps to protect the privacy of the information that is shared with us, whether the information is received via telephone, in person, or online at our Web Site.

Maintenance of Accurate Information

We strive to maintain customer records that are accurate, current and complete. If you discover that any information we have about you is incorrect, please let us know. We respond to requests to correct inaccurate information as promptly as possible.

Use, Collection and Retention of Information

Banc Statements, Inc. conducts business with community banks in the United States. These banks are required to provide their customers with a document illustrating the types of customer information they collect and the circumstances under which they may share it.

We take our privacy responsibility seriously and have implemented policies and procedures designed to prevent misuse of your information and your customers' information. We receive the information you collect from your customers to administer our business and use this information to make services and other opportunities available to you. We also use information we collect about you to identify you, to communicate with you and to help us respond to your requests.

Personal information is retained no longer than necessary to fulfill the stated purposes. Once personal information is no longer needed for the stated purposes, we destroy it in a manner that prevents loss, theft, misuse or unauthorized access.

With respect to any agreements that Banc Statements, Inc. may enter into with you and to the extent we receive your "nonpublic personal information" (as such term is defined under Title V of the Gramm-Leach-Bliley Act of 1999, 15 U.S.C. § 6801 et. seq. and the applicable regulations), Banc Statements, Inc. will not disclose or use any such nonpublic personal information other than to carry out the purpose for which such information was disclosed by you to us or as otherwise required by law. Examples of nonpublic personal information may include your routing and account number and your customers' account numbers and account transactions. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

Information collected by Banc Statements, Inc. is limited to what is necessary to provide the services that will be of benefit to you and your customers.

Employee Access and Use of Financial Information

Our employees are educated and trained on the importance of confidentiality and privacy of customer information. Our employees are required to keep customer information confidential and never disclose such information to outside third parties. We restrict access to your nonpublic personal information to those of our employees who have a specific business reason to know such information in order to provide our services. If our policies and procedures concerning privacy are violated, disciplinary action will be taken.

Banc Statements, Inc. has security procedures in place to prevent unauthorized access to you and your customers' private information. In addition, we maintain physical, electronic and procedural safeguards to guard nonpublic personal information. We continually assess new technology for protecting information and upgrade our systems where appropriate.

Restrictions on Account Information

We are permitted under law to disclose nonpublic personal information about you to nonaffiliated third parties in certain circumstances. We do not sell, rent or otherwise make available names and e-mail addresses from mailing lists we maintain. We do not reveal specific information about our customer accounts to nonaffiliated third parties for their independent use. If you close your account or your relationship becomes inactive, we will continue to treat the information we have collected about you or your customers in accordance with this Privacy Policy Statement.

We do not disclose any nonpublic personal information about our customers, former customers, or our customers' customers to anyone, except as outlined in this policy or as permitted by law (specifically, Title V of the Gramm-Leach-Bliley Act). We do share information with companies that work with us. These companies are acting on our behalf when they provide these services and are obligated by contract to maintain the information they receive in a confidential manner. They must agree to safeguard personal and confidential information, and they must also abide by applicable laws. We insist that all such third-party relationships adhere to privacy principles at least as strict as those set forth in our Policy. They are never authorized to use the information for any other purposes.

Our Web Site

The Banc Statements, Inc. web site does not capture information regarding the specific activities on any particular user. We do not use JavaScript, cookies, web bugs, or any other active content mechanism to capture or maintain information about users.

Personal information we capture has been specifically submitted to us through the "Contact Us" form and through the uploading of information from our customers through a secure portal.

The "Contact Us" form requires users to give us contact information (like name, address, e-mail address, and telephone number). This contact information is used to provide information to those who inquire about our services and to handle related business matters. The information is also used to get in touch with customers when necessary.

Banc Statements, Inc. customers log in to the web site via a secure connection. They are able to upload bank statements containing their customers' personal information in order for us to perform the outsourced statement printing and mailing services provided to our customers.

Contacting Us by E-mail

If you choose to use the e-mail links found on our web site, please keep in mind that e-mail is not secure. Unless you have reliable information to the contrary, you should never assume that e-mail you send is confidential.

Approval of this Policy Statement

The Banc Statements, Inc. Privacy Policy Statement has been approved by its President/Owner. The most recent affirmation of this Policy is dated April 2, 2012.