

FACTS**WHAT DOES BANCSTAR, INC. DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include: *Social Security number *Income *Account balances *Payment history *Credit history *Credit scores

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons BancStar, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information**Does BancStar, Inc. share?****Can you limit this sharing?**

For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Yes

No

For our marketing purposes to offer our products and services to you

No

We do not share

For joint marketing with other financial companies

Yes

No

For our affiliates' everyday business purposes information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes information about your creditworthiness

Yes

Yes

For non-affiliates to market to you

No

We do not share

Questions?

Call toll-free 1-888-671-STAR (7827) or go to www.bank-star.com

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Who We Are	
Who is providing this notice?	BancStar, Inc. means the following institutions: Bank Star and Bank Star One
What We Do	
How does BancStar, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does BancStar, Inc. collect my personal information?	We collect your personal information, for example, when you *Open an account *Deposit money *Pay your bills *Apply for a loan *Use your credit or debit card. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only *sharing for affiliates' everyday business purposes - information about your creditworthiness *affiliates from using your information to market to you *sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. *Our affiliates include: *Companies with a Bank Star name
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. *BancStar, Inc. does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. *Our joint marketing partners include club account/fraud protection companies.