

# FACTS

## WHAT DO Richland State Bank and Richland Loan Processing Center DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ account balances and payment history</li> <li>■ credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Richland State Bank and Richland Loan Processing Center choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Richland State Bank & Richland Loan Processing Center share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share.
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We do not share.
<b>For our affiliates to market to you</b>	No	We do not share.
<b>For nonaffiliates to market to you</b>	No	We do not share.

<b>Questions?</b>	<p>Call 605-627-5671 or go to <a href="http://www.richlandstate.com">www.richlandstate.com</a> for Richland State Bank</p> <p>Call 877-444-0300 or go to <a href="http://www.rlpcenter.com">www.rlpcenter.com</a> for Richland Loan Processing Center</p>
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Who we are	
<b>Who is providing this notice?</b>	Richland State Bank, 602 First Street, Bruce, South Dakota 57220 Richland Loan Processing Center, LLC, 3409 W. 47 <sup>th</sup> Street, Suite 106 Sioux Falls, SD 57106
What we do	
<b>How do Richland State Bank and Richland Loan Processing Center protect my personal information?</b>	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.
<b>How do Richland State Bank and Richland Loan Processing Center collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your credit or debit card</li> <li>■ when you sign on to internet banking</li> </ul> <p>We also collect your personal information from others, such as credit bureaus.</p>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ Richland State Bank and Richland Loan Processing Center are affiliated through ownership.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ Richland State Bank and Richland Loan Processing Center do not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ Richland State Bank and Richland Loan Processing Center do not jointly market.</li> </ul>
Other important information	