

Privacy Statement

Iowa State Bank recognizes and respects our responsibility to protect our customers' private information. The success of a financial institution, like ours, depends heavily on the level of trust and confidence it enjoys with its depositors and shareholders. In continuing our commitment to provide quality service to our customers, Iowa State Bank has adopted the following privacy statement for officers, directors and employees. This privacy statement applies to individuals, and Iowa State Bank reserves the right to amend it at any time.

Our Internet Web Site - Visitors to the Iowa State Bank web site remain anonymous. We do not collect personal identifying information about site users, unless you choose to provide such information to us. Standard software is used to collect and store ONLY the following non-identifying information about our visitors: the name of the domain from which you access the Internet (for example, aol.com, if you are connecting from an America Online account, or iastate.edu if you are connecting Iowa State University's domain); the date and time you access our site; and the Internet address of the web site from which you linked directly to our site. If you submit an online application, it will be transmitted over a secure connection using encryption, and will alert you to this fact. This is the case where confidential information, such as your account number or social security number is requested. Visitors may elect to provide us with personal information via e-mail or our feedback form. This information is used internally, as appropriate, to handle the sender's request and manage the Iowa State Bank web site. It is not disseminated or sold to other organizations. Visitors should, however, keep in mind e-mail is not necessarily secure against interception. If you do not agree with the use of this information, or are not comfortable with the level of privacy, please use the clear button in on-line forms, or cancel an e-mail before it is sent. Visitors should call us directly at 515-288-0111 if requests or statements include sensitive or private information, such as your account numbers, credit card numbers or social security number. Iowa State Bank will NEVER ask you for your Personal Identification Number (PIN) for your Iowa State Bank ATM card or SHAZAMChek Debit Card. If you are asked for this information, please call 515-288-0111 and report it to a customer service representative immediately.

Our Collection, Use and Retention of Customer Information - We collect, use and retain information about our customers only where we reasonably believe it would be useful in administering our business, and providing products, services, and other opportunities to our customers. We collect and retain information only for specific business purposes - and will tell you why we are collecting and retaining it upon your request by mail. We use information to protect and administer our customers' records, accounts, and funds; to comply with certain laws and regulations; to help design or improve our products and services; and to understand your financial needs and provide you quality products and outstanding service. If you send us e-mail, we may retain the content of the e-mail and your e-mail address in order to respond to questions or concerns that you may have expressed.

Our Maintenance of Accurate Information - We have implemented procedures to help assure that our customers' financial information is accurate, current, and complete in accordance

with commercial standards. While some procedures are required by federal or state law, we also have procedures for responding to requests to correct inaccurate information in a timely manner, and to update information and remove old information. Customers should notify us immediately at: 627 E. Locust, Des Moines, IA 50309, 515-288-0111 if they receive information regarding their relationship with us that they believe to be inaccurate.

Limited Employee Access to Information - We have procedures and security levels that limit employee access to personally identifiable information to those with a business reason to know such information. The importance of confidentiality and customer privacy is addressed through training with employees. Appropriate disciplinary measures are taken to enforce employee privacy responsibilities.

Restrictions on the Disclosures of Account Information - We do not reveal specific information about our customers' accounts or other personally identifiable data unless (1) our customer has requested or authorized it; (2) the information is provided to help complete a transaction initiated by our customers; (3) the information is provided to a reputable credit bureau or similar information reporting agency; or (4) disclosure is lawfully permitted or required.

Maintaining Customer Privacy in Business Relationships with Outside Third Parties - At times it is necessary to provide personally identifiable information about our customers to a third party, such as a vendor or service company we hire to provide support or services for one or more of our products. These vendors and service companies agree to safeguard our confidential customer information and must abide by applicable law. We may also share customer information with affiliates of Iowa State Bank in order for our customers to receive information about products and services we believe to be of interest to them. You have right to limit this sharing and use of information by contacting us at 627 E. Locust, Des Moines, IA 50309, 515-288-0111 and making a request in writing. In addition, at your request, we will put your name on a "Do Not Call" list, excluding you from telephone solicitations by Iowa State Bank or any of our affiliates. To do this, contact us at 627 E. Locust, Des Moines, IA 50309 and make a request in writing.

Protecting Children - Iowa State Bank does not knowingly solicit data from children, and we do not knowingly conduct on-line marketing to children. We recognize that protecting children's identities and privacy on-line is important and that the responsibility to do so rests with both the on-line industry and with parents. If you believe Iowa State Bank has misused information obtained through this web site, or if you have questions or concerns regarding this privacy policy, please contact Marsha Kephart, Compliance Officer at 515-288-0111 to resolve any disputes.