

Please provide all requested information.

A separate enrollment request form must be submitted for each user.

User Name: _____ Phone Number: _____

Address: _____ City: _____ State: _____ Zip: _____

User Email Address: _____

User Security Question: _____

Answer: _____

****Security Question and Answer:** This information will be used to identify you in the event that you need your password reset**

ACCOUNT INFORMATION

List the accounts (Checking, Savings, Loan, Other) that you would like to access.

Account #	Account Type (please select)				Short Name/ID: _____
_____	DDA	Savings	Loan	CD	Short Name/ID: _____
_____	DDA	Savings	Loan	CD	Short Name/ID: _____
_____	DDA	Savings	Loan	CD	Short Name/ID: _____
_____	DDA	Savings	Loan	CD	Short Name/ID: _____

****Short Name/ID** is used to help you easily identify your account numbers. As an example, checking account 123456 could be described as "CHECKING", or as the actual account number based on your preference**

I have read the Soy Capital Bank Consumer Internet Banking Service agreement and I agree to the terms and conditions.

USER SIGNATURE _____ DATE _____

****Enrollment form must be signed before it can be processed****

Bank Use Only

User Id: _____ Temporary Password: _____

Personal Information Updated in Premier

Relationship Number: _____

Address Number: _____

Set Up Completed By: _____ Date: _____

Verified By: _____ Date: _____

Submit Completed form to Retail Operations

This Consumer Internet Banking Service Agreement ("Agreement") is a contract, which establishes the rules that cover your electronic access to your accounts at Soy Capital Bank and Trust Company through the Internet Banking System ("*SoyBank Anywhere*"). By using *SoyBank Anywhere*, you accept all the terms and conditions of the Agreement. Please read it carefully.

The terms and conditions of the deposit agreements and disclosures for each of your Soy Capital Bank and Trust Company accounts, as well as your other agreements with Soy Capital Bank and Trust Company (such as loans), continue to apply notwithstanding anything to the contrary in the Agreement.

This Agreement is also subject to applicable federal laws and the laws of the State of Illinois (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in the Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of the Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and Soy Capital Bank and Trust Company's successors and assignees. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of the Agreement shall survive termination, cancellation or expiration of the Agreement. This Agreement, together with the Enrollment Form and Fee Schedule, constitutes the entire agreement between you and Soy Capital Bank and Trust Company with respect to the subject matter hereof and there are no understandings or agreements relative hereto which are not fully expressed herein.

1. **Definitions-** As used in this Agreement, the words "we", "our", "us" and "BANK" mean Soy Capital Bank and Trust Company. "You" and "your" refer to the "ACCOUNT HOLDER" authorized by Soy Capital Bank and Trust Company to use *SoyBank Anywhere* under this Agreement and anyone else authorized by that account holder to exercise control over the account holder's funds through *SoyBank Anywhere*. "Account" or "accounts" means your accounts at Soy Capital Bank and Trust Company. "Electronic funds transfers" means ATM withdrawals, preauthorized transactions, point of sale transactions, and transfers to and from your Soy Capital Bank and Trust Company accounts using *SoyBank Anywhere*. "*SoyBank Anywhere* Services" means the services provided pursuant to the Agreement. "Business days" means Monday through Friday. Holidays are not included.
2. **Access-** To use *SoyBank Anywhere*, you must have at least one checking account at Soy Capital Bank and Trust Company, acquire the computer hardware and software required to access *SoyBank Anywhere*, access to Internet service, and an e-mail address. Once we have received your signed Enrollment form, and verified your account information, we will send you by postal mail, confirmation of our acceptance of your enrollment, along with your assigned log in ID and temporary password. *SoyBank Anywhere* can be used to access only Soy Capital Bank and Trust Company accounts. We undertake no obligation to monitor transactions through *SoyBank Anywhere* to determine that they are made on behalf of the account holder.
3. ***SoyBank Anywhere-*** You can use *SoyBank Anywhere* to check the balance of your Soy Capital Bank and Trust Company accounts, view Soy Capital Bank and Trust Company account histories, transfer funds between your Soy Capital Bank and Trust Company accounts, order checks, and make stop payment requests. Balance and activity information is available as of the previous business day.
4. **Hours of Access-** You can use *SoyBank Anywhere* seven days a week, twenty-four hours a day, although some or all *SoyBank Anywhere* services may not be available occasionally due to emergency or scheduled system maintenance, upgrades or events beyond our control. We agree to post notice of any extended periods of non-availability on the *SoyBank Anywhere* website.
5. **Your Password-**For security purposes, you are required to change your password upon your initial login to *SoyBank Anywhere*. You determine what password you will use, and the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. Upon 3 unsuccessful attempts to use your password, your access to *SoyBank Anywhere* will be revoked. To re-establish your authorization to use *SoyBank Anywhere*, you must contact us to have your password reset or to obtain a new temporary password.

We recommend that you create a password that utilizes both upper and lower case alpha and numeric characters for purposes of security. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, or names of children, and should be memorized rather than written down.

To safeguard against risks, never share your user identification and password. Any individual who has your user name can successfully masquerade as you online and can have access to your accounts. If you find it necessary to write down your user name and password, keep the information in a safe place, away from prying eyes. Do not leave it in an unsecured spot where another person may view it. Change your password periodically. Avoid accessing online banking through a public computer, such as one at a library, university, school or cyber café where a malicious user may have installed a keystroke logging program for a password sniffer. It is virtually impossible to guarantee your transmission will be secure on such a machine. If you are going to access your online account on a machine that is accessible to other users, such as a roommate, coworker, or family member, take precautions such as, if using Internet Explorer, before you access the bank's website, go first to the menu bar at the top of the browser. Choose "Tools/Internet Options". In the dialog box that appears, click on the Content Tab. Then click on the "AUTO COMPLETE" button. Uncheck all auto complete buttons. At the end of your session, click on

"Tools/Internet Options", and click on the button to "Delete Temporary Files". Then Click "OK" and close your browser. Monitor your account frequently for any unauthorized transactions and report them to the bank immediately. Remember you are liable for the protection of your user identification and password.

6. Security- You understand the importance of your role in preventing misuse of your accounts through *SoyBank Anywhere* and you agree to promptly examine your paper statement for each of your Soy Capital Bank and Trust Company accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, user id, password, and your personal identification information, such as your driver's license number and social security number. You understand that personal identification information alone, or together with information related to your account, may allow unauthorized access to your account. Your password and login ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via *SoyBank Anywhere* utilizes identification technology to verify that the sender and receiver of *SoyBank Anywhere* transmissions can be appropriately identified by each other. Notwithstanding our efforts to ensure that the *SoyBank Anywhere* is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing Soy Capital Bank and Trust Company's *SoyBank Anywhere*, or e-mail transmitted to and from us, will not be monitored and read by others.
7. Fees and Charges- Customer shall compensate Soy Capital Bank and Trust Company for the performance of each Service in accordance with the Soy Capital Bank fee schedule. We may amend fee schedule from time to time.
8. Balance Reporting- Soy Capital Bank and Trust Company shall provide you, subject to the terms and conditions contained in the Agreement, with the service(s) that you requested as specified on the Enrollment Form, which is made a part of this Agreement. Soy Capital Bank and Trust Company shall provide prior day and memo post balance and transaction information on your account(s). Soy Capital Bank and Trust Company shall not be responsible for the accuracy and timeliness of the delivery of any information furnished to the *SoyBank Anywhere* website by other reporting banks.
9. Book Transfer- You agree that given the size, type and frequency of the intra-Bank transfers, which you intend to make, the following procedures are commercially reasonable. You agree that Soy Capital Bank and Trust Company may solely rely on these procedures to verify the authenticity of your transfer requests. You agree to be bound by any transfer requested in its name and which is in compliance with such procedures whether actually authorized or not. The procedures are as follows:
 - A. You are responsible for the input and verification of all information onto *SoyBank Anywhere*. The Bank shall have no responsibility to determine the accuracy of such information. Should there be any conflict between account number and account name, the account number shall prevail. The Bank shall be entitled to rely upon any book transfer request reasonably believed by the Bank to have been input by you or your authorized users specified in the Enrollment Form.
 - B. Soy Capital Bank and Trust Company cut-off time for book transfer requests is **5:00 p.m. (CST)**, after which time such requests will be processed the next business day.
 - C. Soy Capital Bank and Trust Company may, in its sole discretion, reject any transfer request if there are insufficient Available Collected Balances in your authorized account(s) as specified on your Enrollment Form; or the transfer request (1) is not authenticated to the Bank's satisfaction or which the Bank, in good faith, believes may not be authorized by you, (2) contains incorrect, incomplete or ambiguous information; or (3) involves funds subject to a lien, hold, dispute or legal process which prevents their withdrawal. The Bank shall incur no liability for any loss to you or to any third person occasioned by the Bank's refusal to make such transfer.
 - D. Soy Capital Bank and Trust Company shall not be responsible for any loss or liability arising from: Your negligence or breach of this Agreement; any ambiguity or inaccuracy in any book transfer request or in the information set forth in this Agreement given to the Bank by you; or from any error, failure or delay in the execution of a book transfer, including without limitation any inoperability of computer or communication facilities, or other circumstances beyond the Bank's reasonable control.
 - E. Types of Transfers:
 - Transfer funds between your checking and savings accounts.
 - Transfer funds between your checking account and your loans held by Soy Capital Bank and Trust Company.
 - F. LIMITATIONS- With a Savings account and Money Market account, you may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including date transmission) agreement, order or instruction. Three (3) of these transfers may be made by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds being held until the hold expires.
10. Posting of Transfers- Transfers initiated through *SoyBank Anywhere* before **5:00 p.m. (CST)** on a business day (defined as Monday through Friday, holidays not included) are posted to your account the same day. Transfers completed after **5:00 p.m. (CST)** on a business day, Saturday, Sunday or banking holiday, will be posted on the next business day. *SoyBank Anywhere* identifies transfers based upon the login ID of the user who made the electronic transfer. Accordingly, you understand and acknowledge that the View Postings screens in the Transfer menu options of *SoyBank Anywhere* will not reflect transfers made by multiple users from the same account if different login IDs are used. You agree to communicate with any other persons with authorized access to your accounts concerning any transfers from you accounts in order to avoid overdrafts.

11. Overdrafts (Order of Payments, Transfers, and other Withdrawals)- If your account has insufficient funds to perform all electronic fund transfers you have requested for a given business day, then:
- A. Electronic funds transfers involving currency disbursements, like ATM withdrawals, will have priority;
 - B. Electronic fund transfers initiated through *SoyBank Anywhere* which would result in an overdraft of your account may, at our discretion, be canceled;
 - C. In the event the electronic fund transfers initiated through *SoyBank Anywhere*, which would result in an overdraft of your account, are not canceled, overdraft charges may be assessed pursuant to the terms of the deposit agreement for that account.
12. Stop-Payment Requests- *SoyBank Anywhere* allows you to: (1) place a stop payment order request of up to six (6) months in duration; (2) cancel an existing stop payment order; or (3) determine the paid status of a check. Any stop payment placed on *SoyBank Anywhere* shall automatically expire at the time designated by you- not to exceed six (6) months from the date of the placement of the stop payment order by you.
- A. You agree to indemnify the Bank against any loss for the amount of said check and all expenses, costs and consequential damages, if any, incurred by Bank because of refusing payment pursuant to your stop payment order. You agree not to hold the Bank liable on account of payment contrary to your stop payment order if the same occurs through inadvertence, accident or oversight, or if by reason of such payment other items drawn by the undersigned are returned insufficient. You agree that any stop payment placed on any check issued on your accounts designated on the Enrollment Form may be relied upon by the Bank to have been placed by an agent that you have duly authorized to place the stop payment, and the Bank shall have no duty or obligation to verify either the authenticity of the stop payment order request or the authority of the person placing it.
 - B. You may initiate stop payment requests online via *SoyBank Anywhere* only for paper checks you have written (non-electronically) on your Soy Capital Bank and Trust Company accounts. Online stop-payment requests are processed on the business day following the date the stop payment has been requested online. To be effective, this type of stop-payment request must precisely identify the account number, name of the payee, the check number, the amount, the date of the check, and the reason for stop payment. The Bank shall have no responsibility to determine the accuracy of such information. Bank shall provide you notice of the actual stop payment of a check by making such information accessible to you online via the *SoyBank Anywhere* website.
 - C. If you make your stop-payment request online or by telephone, we may also require you to put your request in writing and send it to us within 14 days after you call. You will incur stop-pay charges as disclosed in the current fee schedule for the applicable account.
 - D. **PREAUTHORIZED ELECTRONIC FUND TRANSFERS-** Right to Stop Payment and procedures for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at **(217) 428-7781**, or write us at **Soy Capital Bank and Trust Company, Attention Stop Payments, 1501 E. Eldorado St, Decatur, IL 62521**, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. The customer shall compensate Soy Capital Bank and Trust Company for the performance of each Service in accordance with the Soy Capital Bank fee schedule. We may amend the fee schedule from time to time.

Notice of varying amounts: If these regular payments may vary in amounts, the person you are going to pay will tell you ten (10) days before each payment when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

Liability for Failure to Stop Payment of Preauthorized Transfer. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.
13. Confidentiality- We will disclose information to third parties about your account or the transfers you make:
- Where it is necessary for completing transfers;
 - In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
 - In order to comply with government agency or court orders, or
 - If you give us your written permission.
14. Periodic Statements- You will not receive a separate *SoyBank Anywhere* statement. Transfers to and from your accounts using *SoyBank Anywhere* will appear on the respective periodic paper statements for your Soy Capital Bank and Trust Company accounts.
15. Change in Terms- We may change any term of this Agreement at any time. If the change would result in increased fees for any *SoyBank Anywhere* service, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 30 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund

transfer system. We will post any required notice of the change in terms on the Soy Capital Bank and Trust Company *SoyBank Anywhere* website, or forward it to you by e-mail or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all of the subject *SoyBank Anywhere* Services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

16. **In Case of Errors or Questions about Your Electronic Transfers-** Telephone us at **(217) 428-7781**, or write us at **Soy Capital Bank and Trust Company, Attn: ACH Department, 1501 E. Eldorado St, Decatur, IL 62521** as soon as you can, if you think your paper statement is wrong, or if you need more information about a transfer listed on the statement. We must hear from you no later than sixty (60) days after we sent the FIRST paper statement on which the problem or error appeared. When you contact us:
- A. Tell us your name and account number (if any).
 - B. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error, or why you need more information.
 - C. Tell us the transaction date and dollar amount of the suspected error.

If you contact us orally or by e-mail, we may require that you send us your complaint or question in writing by postal mail or fax within ten (10) business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and WE DO NOT receive it in writing within ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

17. **Our Liability for Failure to Make a Transfer-** If we do not complete a transfer to or from your account on time or in the correct amount, according to our agreement with you when you have properly instructed us to do so, we will be liable to you for your actual losses or damages caused as a result. However, there are some exceptions. We will NOT be liable, for instance:
- A. If, through no fault of ours, you do not have enough money in your account to make a transfer.
 - B. If a legal order directs us to prohibit withdrawals from the account.
 - C. If your account is closed, or if it has been frozen.
 - D. If the transfer would cause your balance to go over the credit limit of an established line of credit or the credit limit for any credit arrangement set up to cover overdrafts.
 - E. If you, or anyone authorized by you, commits any fraud or violates any law or regulation.
 - F. If any electronic terminal, telecommunication device, or any part of the *SoyBank Anywhere* electronic fund transfer system is not working properly and you know about the problem when you started the transfer.
 - G. If you have not properly followed the on-screen instructions for using *SoyBank Anywhere*.
 - H. If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken.
 - I. You believe someone has accessed your accounts without your permission and you fail to notify us immediately.
 - J. We have a reasonable basis for believing that unauthorized use of your password or account has occurred or may be occurring, or if you default under this agreement, the Deposit Agreement, a credit agreement, or any other agreement with us, or if we or you terminate this agreement.
18. **Your Liability for Unauthorized Transfers-** CONTACT US AT ONCE if you believe your password has been lost, stolen, used without your authorization, or otherwise compromised or if someone has transferred or may transfer money from your accounts without your permission (See #22 below). An immediate telephone call to us is the best way to reduce any possible losses. You could lose all the money in your accounts (plus your maximum overdraft line of credit, if any). If you contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, you can lose no more than \$50 if someone used your password without your permission.

If you do NOT contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, and we can prove we could have stopped someone from using your password to access your accounts without your permission if you had told us, you could lose as much as \$500.

Also, if your paper statement shows transfers that you did not make, contact us at once. If you do not tell us within 60 day after the paper statement was mailed to you, you may not get back any money you lost through transactions made after the 60 day

time period if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from contacting us, we will extend the time periods.

19. **Disclaimer of Warranty and Limitation of Liability-** We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the *SoyBank Anywhere* Services provided to you under this Agreement. We do not and cannot warrant that *SoyBank Anywhere* will operate without errors, or that any or all *SoyBank Anywhere* Service will be available and operational at all times. Except as specifically provided in the Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to *SoyBank Anywhere*, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of the BANK and its affiliates exceed the amounts paid by you for the services provided to you through *SoyBank Anywhere*. You are liable for losses stemming from your disregard of our warnings to safeguard your user identification and password or insecure written storage of your user id, password information, password sharing, or use of insecure, public computers.
20. **Your Right to Terminate-** You may cancel your *SoyBank Anywhere* service at any time by providing us with written notice by postal mail or fax. Your access to *SoyBank Anywhere* will be suspended within 3 business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.
21. **Our Right to Terminate-** You agree that we can terminate or limit your access to *SoyBank Anywhere* for any of the following reasons:
- A. Without prior notice, if you have insufficient funds in any one of your BANK accounts. *SoyBank Anywhere* service may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits.
 - B. Upon 3 business days notice, if you do not contact us to designate a new Primary Checking Account immediately after you close your Primary Checking Account.
 - C. Upon reasonable notice, for any other reason in our sole discretion.
22. **Communications Between the BANK and You-** Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:
- A. E-mail – You can contact us by e-mail at marketing@soybank.com (Please note that banking transactions through *SoyBank Anywhere* are not made via e-mail)
 - B. Telephone – You can contact us by telephone at **(217) 428-7781**
 - C. Facsimile – You can contact us by fax at **(217) 429-8722**
 - D. Postal Mail – You can write us at:
Soy Capital Bank and Trust Company
Attention: Online Banking
1501 E Eldorado St.
Decatur, IL 62521
 - E. In Person – You may visit us in person at any one of our locations.
23. **Consent to Electronic Delivery of Notices-** You agree that any notice or other type of communication provided to you pursuant to the terms of the Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the BANK *SoyBank Anywhere* website or by e-mail. You agree to notify us immediately of any change in your e-mail address.
24. **Our Privacy Pledge**
You have received this notice because you have applied for or purchased a product or service from one of the Soy Capital Companies Financial Family. The Soy Capital Bank and Trust Company, Soy Capital Ag Services & J.L. Hubbard Insurance and Bonds believe that information personal to you should be respected and protected. For this reason, we are committed to protecting your personal information and using it only as appropriate to provide you with the best possible service, products, and opportunities. This privacy notice describes our information practices and policies. It applies to our relationship with you if you are an individual who inquires about or obtains products or services from us for personal, family or household purposes or who have a continuing relationship with any of the Soy Capital Companies Financial Family by purchasing or holding financial products or services.

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “information” to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply an “other party”.

A. The Information We Collect

The type of information we collect depends on the product or service requested, but may include information about you from a variety of sources, such as:

- Information you provide to us on applications, transactions, or forms, such as your income and accounts with others;
- Information we receive from an outside company, such as a credit bureau, regarding your credit history or employment status;
- Information about your transactions or experiences with our bank and affiliates such as name, address, account balance, and credit card usage, motor vehicle reports, inspections on your property, claims history or claims resolutions.

B. The Confidentiality, Security, and Integrity of Your Information

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect unauthorized transactions.

C. Your Information With Other Parties

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. This might include disclosures necessary to service your account, perform joint marketing or prevent unauthorized transactions.

D. Information About Former Customers

We do not disclose information about former customers, except as permitted by law.

E. Authorized Sharing

We share information within the Soy Capital Companies Family so that our affiliates can work together to meet your financial needs. We may disclose all of the information we collect, as described above, with our affiliated banks and companies including: financial service providers such as mortgage bankers, insurance agents, securities brokers-dealers, and farm managers.

By law, information that helps us identify you is derived from your transactions, and experiences with us may be shared within the Soy Capital Companies family.

F. Authorized Sharing- Outside Marketing Services

We may disclose the following information to companies that perform marketing services on our behalf:

- Information you give us on an application or other form such as:
 - Name
 - Address

We disclose the information listed above with companies that perform marketing services on our behalf. We may also disclose information about you to other outside marketing services as permitted by law. Here are the types of businesses with whom we may disclose information for outside marketing purposes:

- Service providers that perform marketing service for us as direct sales companies

We may disclose information about you to companies that perform marketing services on our behalf to provide you with information about additional products and services.