

WHAT DOES JD BANK DO WITH YOUR PERSONAL INFORMATION?

WHY? Financial companies choose how they share your personal information. Federal law give 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 and account balances
- account transactions and checking account information
- credit history and overdraft history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 JD Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES JD BANK SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes – such as 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	Yes	No
For joint our marketing with other financial companies	Yes	No
For affiliates everyday business purposes – information about your transactions and experiences	Yes	No
For affiliates everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

WHAT WE DO

How does JD Bank protect my personal information? To protect your 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.

How does JD Bank collect my personal information? We collect your personal information, for example when you

- apply for a loan or open an account
- make deposits or withdrawals from your account or provide account information
- give us your contact information

We also protect personal information from 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS

Affiliates. Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as JD Bancshares, Inc.*

Nonaffiliates. Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *JD Bank does not share with nonaffiliates so they can market to you.*

Joint Marketing. A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include deposit product providers (i.e. fraud protection providers).*

QUESTIONS?

Call 1-337-824-1422.