

## **PRIVACY POLICY for SMS Usage including Terms of Use**

**Last updated 12.15.25**

Waldo State Bank is committed to protecting your privacy. This Policy describes how we collect, use, disclose, and protect your information when you visit our website, [www.waldostate.bank](http://www.waldostate.bank), or interact with us in any other manner.

### **Information We Collect - We may collect the following types of information from you:**

- **Personal Information:** When you contact us through our Website, phone, or email, we may collect personal information that you provide, including your full name, phone number, email address, and mailing address.
- **Automatically Collected Information:** When you visit our Website, we may automatically collect certain information about your device and usage, including IP address, browser type, operating system, referring URLs, and pages viewed.

### **How We Use Your Information - We use the information we collect for the following purposes:**

- **To Communicate with You:** We use your contact information to respond to your inquiries, provide legal services, send administrative information, and keep you informed about your case or our services.
- **Legal Compliance:** We may use your information to comply with applicable laws, regulations, or legal obligations, including responding to subpoenas, court orders, or legal requests.

### **Information Sharing and Disclosure - SMS consent and phone numbers are not shared with any third parties/affiliates for marketing purposes. No mobile opt-in data is shared.**

We do not sell or rent your personal information to third parties. We do not sell, rent, release, or transfer your SMS consent or phone number to any third party for any third party marketing purposes. We may share your information in the following circumstances:

- **Service Providers:** We may share your information with our service providers who perform services on our behalf, such as marketing, customer services, or technical support. These service providers are contractually obligated to protect your information and use it only for services they provide.
- **Legal Requirements:** We may disclose your information if required by law, regulation, or legal process, or if we believe disclosure is necessary to protect our rights, property, or the safety of our users or others.

### **Data Security**

We implement reasonable security measures to protect your personal information from unauthorized access, use, disclosure, alteration, or destruction. However, no method of transmission over the internet or electronic storage is completely secure, and we cannot guarantee absolute security.

### **Your Rights and Choices**

**Access and Update Information:** You have the right to access, update, or correct your personal information. To do so, please contact us using the information provided below.

### **Third-Party Websites**

Our Website may contain links to third-party websites. We are not responsible for the privacy practices or content of these third-party sites. We encourage you to review the privacy policies

of any third-party websites you Visit.

**Children’s Privacy - Our website is not intended for children under the age of 13.**

We do not knowingly collect personal information from children under 13. If we become aware that we have inadvertently collected personal information from a child under 13, we will take steps to delete such information.

**Changes to This Privacy Policy**

We may update this Privacy Policy from time to time. Any changes will be posted on this page with an updated “Last Updated” date. We encourage you to review this Privacy Policy periodically for any updates.

**Contact Us**

If you have any questions or concerns about this Privacy Policy or our privacy practices, please contact us at:

*Waldo State Bank, 119 N Depot St, Waldo WI 53093 – 920.528.8385 – [waldosb@waldostatebank.com](mailto:waldosb@waldostatebank.com)*

**Text Message (SMS) Terms of Use**

- Your wireless carrier’s standard messaging rates apply to SMS Correspondence. Waldo State Bank does not charge for any content; however, downloadable content may incur additional charges from your wireless carrier. Please contact your wireless carrier for information about your messaging wireless plan. Your carrier may impose message or charge limitations on your account that are outside of our control. All charges are billed by and payable to your Wireless Carrier.
- You represented that you are the owner, or authorized user of the wireless device you use to receive the service, and that you are authorized to approve the applicable charges.
- We will send you a message only once, and only with your explicit agreement as indicated by your continuation of the process flow.
- We will not be liable for any delays or failures in your receipt of any SMS messages as delivery is subject to effective transmission from you network operation and processing by your mobile device. SMS message services are provided on an AS IS, AS AVAILABLE basis.
- Data obtained from you in connection with this SMS service may include your mobile phone number, your carrier’s name, and the date, time, and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop, and improve the service. Your wireless carrier and other service providers may also collect data from your SMS usage, and their practices are governed by their own policies. We will only use the information you provide to the service to transmit your text message or as otherwise described in this document. Nonetheless, we reserve the right at all times to disclose any information as necessary to satisfy any law, regulation, or governmental request, to avoid liability, or to protect our rights or property. When you complete forms online or otherwise provide us information in connection with the service, you agree to provide accurate, complete, and true information.
- The service as well as the content and materials received through the service are proprietary to us and our licensors, and is for your personal, non-commercial use only. You shall not damage, impair, interfere with, or disrupt the service or its functionality.

- We reserve the right to alter charges and / or these terms and conditions from time to time. We may suspend or terminate the service to you if we believe you are in breach of our terms and conditions. Your service is also subject to termination in the even your wireless service terminates or lapses. We may discontinue the service eat any time.
- If you have questions, email – [waldosb@waldostatebank.com](mailto:waldosb@waldostatebank.com) You can also text the word HELP to 32858 to get additional information about the service. If you receive a message from us unexpectedly, you can text the word STOP to 32858. We do not charge for help or info messages, however, your normal carrier rates apply.

**By opting into SMS from a web form or other medium, you are agreeing to receive SMS messages from *Waldo State Bank*. This includes SMS messages for appointment reminders, updates and service-related matters. Message frequency varies. Message and data rates may apply. Reply STOP to any message to opt out. Reply HELP for assistance or contact us at 920.528.8385 or [waldosb@waldostatebank.com](mailto:waldosb@waldostatebank.com)  
See Privacy Policy and at [01-2023-privacy-policy.pdf](#)**