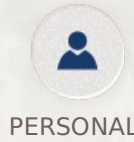




Established in 1889. The Oldest Bank in Christian County.



## What Does Bank Of Billings Do With Your Personal Information? Why?

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.

### What?

The types of personal information we collect and share depend on the product of service you have with us. This information can include:

- Social Security number and Income
- Account Balances and Payment History
- Credit History and Credit Scores

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

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION.	DOES BANK OF BILLINGS SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes. Such as to process your transactions, maintain your accounts, 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 marketing with other financial companies.	No	N/A
For our affiliates' everyday business purposes. Information about your transactions and experiences.	No	No
For our affiliates' everyday business purposes. Information about your creditworthiness.	No	No
For non-affiliates to market to you.	No	N/A

## Who We Are

WHO IS PROVIDING THIS NOTICE?	Bank of Billings
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## What We Do

HOW DOES BANK OF BILLINGS PROTECT MY PERSONAL INFORMATION?	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.
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HOW DOES BANK OF BILLINGS COLLECT MY PERSONAL INFORMATION?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ Open an account or deposit funds</li> <li>▪ Use your debit card or apply for a loan</li> </ul>
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WHY CAN'T I LIMIT ALL...	Sharing for affiliates' everyday business purposes. Information about your...
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## WHY CAN'T I LIMIT ALL SHARING?

- Sharing for affiliates everyday business purposes—information about your creditworthiness
  - Affiliates from using your information to market to you
  - Sharing for non-affiliates to market to you
- State laws and individual companies may give you additional rights to limit sharing.

## Definitions

<b>AFFILIATES</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. • <i>Bank of Billings does not share with our Affiliates.</i>
<b>NON-AFFILIATES</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. • <i>Non-Affiliates so they can market you.</i>
<b>JOINT MARKETING</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>Bank of Billings does not Jointly Market</i>

## OTHER IMPORTANT INFORMATION

### Identity Theft

Identity theft is one of the fastest growing crimes in the nation. Scams are becoming increasingly sophisticated. The following steps can protect the Bank of Billings' customers from identity theft:

- Shred unsolicited credit applications.
- Only shop online at the websites of trusted and esteemed companies.
- When accessing online banking you should see the lock icon on the bottom of your screen to indicate that the site is secure.
- Always double-check that the website URL that they type into their browser is correct and not misspelled.
- Do not click on links in emails from unknown senders.
- Bank of Billings will never ask for a user name, password, account number or Social Security Number via email.
- Always shred or destroy documents that have your personal information such as Social Security numbers, Account numbers, etc.

For more information regarding identity theft please visit the following websites:

#### IDENTIFY THEFT

[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

#### SPAM EMAIL

[www.ftc.gov/spam](http://www.ftc.gov/spam)

If you suspect you have been a victim of identity theft, please contact the Bank of Billings at 417.744.2567 or 417.463.2512

### FDIC Change in Coverage

DECEMBER 31, 2012

As scheduled, the unlimited insurance coverage for noninterest-bearing transaction accounts provided under the Dodd-Frank Wall Street Reform and Consumer Protection Act expired on December 31, 2012. Deposits held in noninterest-bearing transaction accounts are now aggregated with any interest-bearing deposits the owner may hold in the same ownership category, and the combined total insured up to at least \$250,000.

### Unlawful Internet Gambling Enforcement Act of 2006

The UIGEA, signed into law in 2006, prohibits any person engaged in the business of betting or wagering (as defined in the Act) from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling. The Department of Treasury and the Federal Reserve Board have issued a joint final rule, Regulation GG, to implement this Act.

As defined in Regulation GG, unlawful internet gambling means to "place, receive or otherwise knowingly transmit a

bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received or otherwise made.”

As a customer of Bank of Billings, these restricted transactions are prohibited from being processed through your account or banking relationship with us. If you do engage in an internet gambling business and open a new account with us, we will ask that you provide evidence of your legal capacity to do so.

Please contact our Operations department if you would like additional information on UIGEA or Regulation GG.

## Loan Payment Disclosure

All loan payments must be accompanied by the account number or payment coupon provided.

Loan payments must be sent to:

Bank of Billings

P.O. Box 70

Billings, MO 65610

*or*

Bank of Billings

P.O. Box 160

Marionville, MO 65705

Loan payments may also be made in person to personnel in our lobby locations.

Our hours of operation for receiving loan payments are:

8:00am–3:00pm, Monday–Friday

8:00am–12:00pm, Saturday

(except bank holidays)

All other payments received will be credited as of the next loan operation business day or as otherwise permitted by law.

*Reg Z 226.36*

