

Your Privacy
is important to us!



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Important Information About Your Right to Privacy

IMPORTANT INFORMATION ABOUT YOUR RIGHT TO PRIVACY You are asked to provide us with certain personal information that helps us give you better service and complete your transactions more effectively. Our affiliates provide important services and products designed to provide you with quality financial services. We may share information about you with our affiliates so we can serve you more efficiently and offer you products and services that we know would benefit you. You may "opt out" of sharing certain information with our affiliates. Even if you "opt out" however, we will continue to share information relating to our affiliates' experiences or transactions with you or your account. If you prefer that we not share information with our affiliates that does not relate solely to our affiliates' experiences or transactions with you or your account, you may direct us not to share this information by completing and mailing to us the "opt out" form.

We work diligently to safeguard the information you give to us. In fact, we developed the following policies to ensure your confidentiality and maintain your confidence in our institution. Please read the following information carefully.



BANK STAR
1999 WEST OSAGE
PACIFIC MISSOURI 63069
(636) 271-BANK
CONTACT: TAMMY WEERTS

BANK STAR OF THE BOOTHEEL
100 SOUTH WALNUT STREET
P.O. BOX 240
STEELE, MISSOURI 63877
(573) 695-4441
CONTACT: JULIA WHEATLEY

BANK STAR ONE
5TH & JEFFERSON
P.O. BOX 638
FULTON, MISSOURI 65251
(573) 642-3352
CONTACT: DONNA BUFFINGTON

FACTS:	WHAT DOES BANCSTAR, INC DO WITH YOUR PERSONAL INFORMATION? DOWNLOAD PRIVACY NOTICE
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 or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number • Income • Account Balances • Payment History • Credit History • Credit Scores
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 BancStar, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BancStar, Inc share?	Can you limit this sharing?
For our everyday business purposes - such as to process your 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	No	We don't share
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	No	We don't share



Mail-in Form								
List your Bank/Branch Location: _____ _____	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <table border="1"> <tr> <td>Name</td> <td></td> <td rowspan="3" style="text-align: center;"> BancStar, Inc. 12444 Powerscourt Drive Suite 160 St. Louis, MO 63131 </td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, ZIP</td> <td></td> </tr> </table>	Name		BancStar, Inc. 12444 Powerscourt Drive Suite 160 St. Louis, MO 63131	Address		City, State, ZIP	
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Address								
City, State, ZIP								

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Who We Are	
Who is providing this notice?	BancStar, Inc. means the following institutions: Bank Star, Bank Star One, and Bank Star of the BootHeel
What We Do	
How does BancStar, Inc 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does BancStar, Inc collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Deposit money • Pay your bills • Apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Our affiliates include: Companies with a Bank Star name
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • BancStar, Inc 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. <ul style="list-style-type: none">• Our joint marketing partners include club account/fraud protection companies.
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Bank Star 24-Hour Hotline
888-671-STAR or 888-671-7827



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