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## **Privacy Policy**

FACTS	What does BANNER CAPITAL BANK do with your personal information?
Why?	Financial institutions 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 that we do.
What?	<ul> <li>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</li> <li>Social Security Number</li> <li>Account Balances</li> <li>Transaction History</li> <li>Overdraft history</li> <li>Account transactions</li> <li>Checking Account Information</li> <li>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</li> </ul>
How?	All financial companies need to share customer's 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 Banner Captial Bank choose to share; and whether you can limit this sharing.

Reasons we can share your personal info	BANK Share?	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

to offer our products and services to you	ΝΟ	we don't share
For joint marketing with other financial companies -	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

	308-436-5024, 800-681-		
Questions?	0969	bconline@bcbank.net	

/hat we do		
Who is providing this notice?	BANNER CAPITAL BANK	
How does BANNER CAPITAL BANK protect my personal information?To protect your personal information from unauthorized access and security measures that comply with federal law. These measures in computer safeguards and secured files and buildings.		
How does BANNER CAPITAL BANK collect my personal information?	<ul> <li>We collect your personal information, for example, when you:</li> <li>Open an account</li> <li>Apply for financing</li> <li>Give us your contact information</li> <li>Make a wire transfer</li> <li>Show your driver's License</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>	
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only:</li> <li>sharing for affiliates' everyday business purposes—information about your credit worthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for non-affiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>	

Definitions	nitions	
Affiliates	Companies related by common ownership or control. They can be financial and non financial companies. • BANNER CAPITAL BANK has no affiliates.	
Non Affiliates	<ul> <li>Companies not related by common ownership or control. They can be financial and non-financial companies.</li> <li>BANNER CAPITAL BANK does not share with non-affiliates so they can market to you.</li> </ul>	
Joint Marketing	<ul> <li>A formal agreement between non affiliated financial companies that together market financial products or services to you.</li> <li>BANNER CAPITAL BANK does not jointly market.</li> </ul>	

**P:** 308-436-5024 **F:** 308-436-5025 **TF:**1-800-681-0969

Lobby Hours: M-F: 9:00am-3:00pm

## **BEAVER CITY BRANCH**

PO Box 10 401 9th Street Beaver City, NE 68926

**P:** 308-268-2875 **F:** 308-268-5201

Lobby Hours: M-F: 8:00am-4:00pm

ALMA BRANCH PO Box 220 512 Main Alma, NE 68920

**P:** 308-928-8900 **F:** 308-928-8903

Lobby Hours: M-F: 8:00am-4:00pm

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