

Privacy Policy

Rev. 06/2013

FACTS	WHAT DOES CENTRAL BANK 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Account Balances and Transaction History ■ Credit History and Overdraft History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
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 Central Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does Central Bank share?
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
For our marketing purposes? to offer our products and services to you		YES
For joint marketing with other financial companies		YES
For our affiliates' everyday business purposes? information about your transactions and experiences		NO
For our affiliates' everyday business purposes? information about your creditworthiness		NO
For our affiliates to market to you		NO
For nonaffiliates to market to you		NO
Can you limit this sharing?		
Questions?	Call 417-532-2151 or go to www.central-bank.net	
Who we are		
Who is providing this notice?	Central Bank	
What we do		
How does Central Bank protect my personal information?	<p>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.</p> <p>We restrict access to your personal and account information to those employees who need to know to provide services to you.</p>	
How does Central Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an Account or Deposit Money and Withdraw Money ■ Apply for a Loan or Pay Bills ■ Information from third parties such as credit bureaus. 	
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>	
Definitions		
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Central Bank does not share information with affiliates so they can market to you. 	
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Central Bank does not share information 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 may include insurance service providers.*

Other important information

If you have any questions, please call us at 417-532-2151 between 8:00 a.m. and 4:30 p.m. Monday through Thursday and 8:00 a.m. through 6:00 p.m. on Friday.

Customers who have questions about this privacy policy notice or have a question about the privacy of their customer information should contact the Privacy Manager at Central Bank, 101 W. Commercial, Lebanon, MO 65536, by phone at 417-532-2151, or on the web at www.central-bank.net.