



# Downs Bank

[Home](#)[Personal](#)[Loans](#)[Commercial](#)[Services](#)[ID Theft](#)[About Us](#)[Contact](#)**Downs Bank**

800 North Morgan  
P.O. Box 186  
Downs, Kansas 67437  
**P:** (785) 454-3315  
**F:** (785) 454-3534

[Email the Bank](#)

**Lobby Hours**

**M-Th:** 9 a.m. to 3 p.m.  
**F:** 9 a.m. to 3 p.m.  
3:30 p.m. to 5 p.m.

**Closed Daily**

**M-F:** 12 p.m. to 1 p.m.

**Drive-Thru Hours**

**M-Th:** 9 a.m. to 4 p.m.  
**F:** 9 a.m. to 5 p.m.

## Privacy Policy

FACTS	What does Downs 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"><li>• Social Security number</li><li>• Account balances</li><li>• Payment history</li><li>• Transaction history</li><li>• Account transactions</li><li>• Checking account information</li></ul> <p>When you are no longer 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 Downs Bank chooses to share; and whether you can limit this sharing.

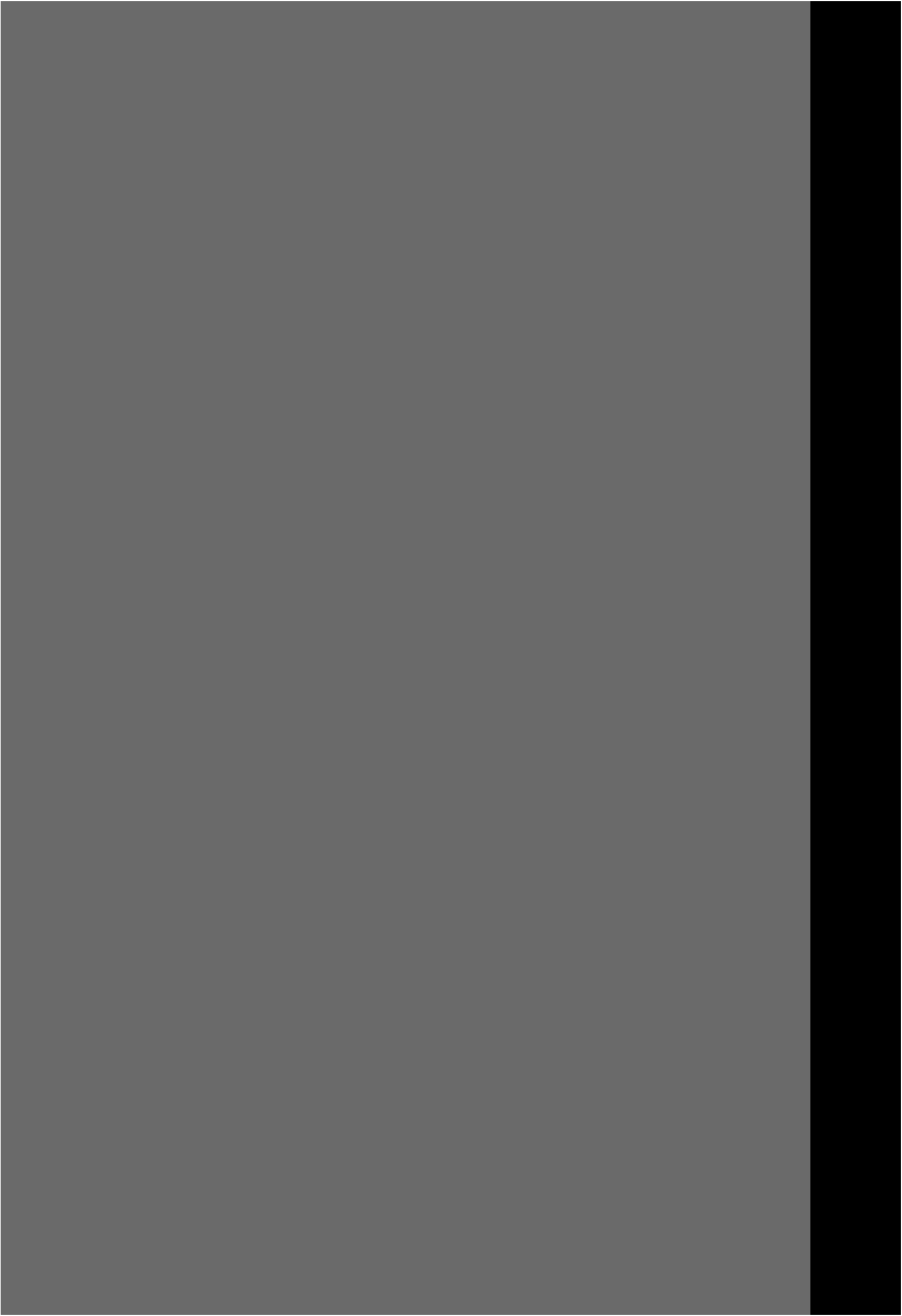
Reasons we can share your personal info	Do We Share?	Can you limit?
<b>For our everyday business purposes:</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes:</b> to offer our products and services to you	No	We Don't Share
<b>For joint marketing with other financial companies:</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes:</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes:</b> information about your creditworthiness	No	We Don't Share
<b>For nonaffiliates to market to you:</b>	No	We Don't Share

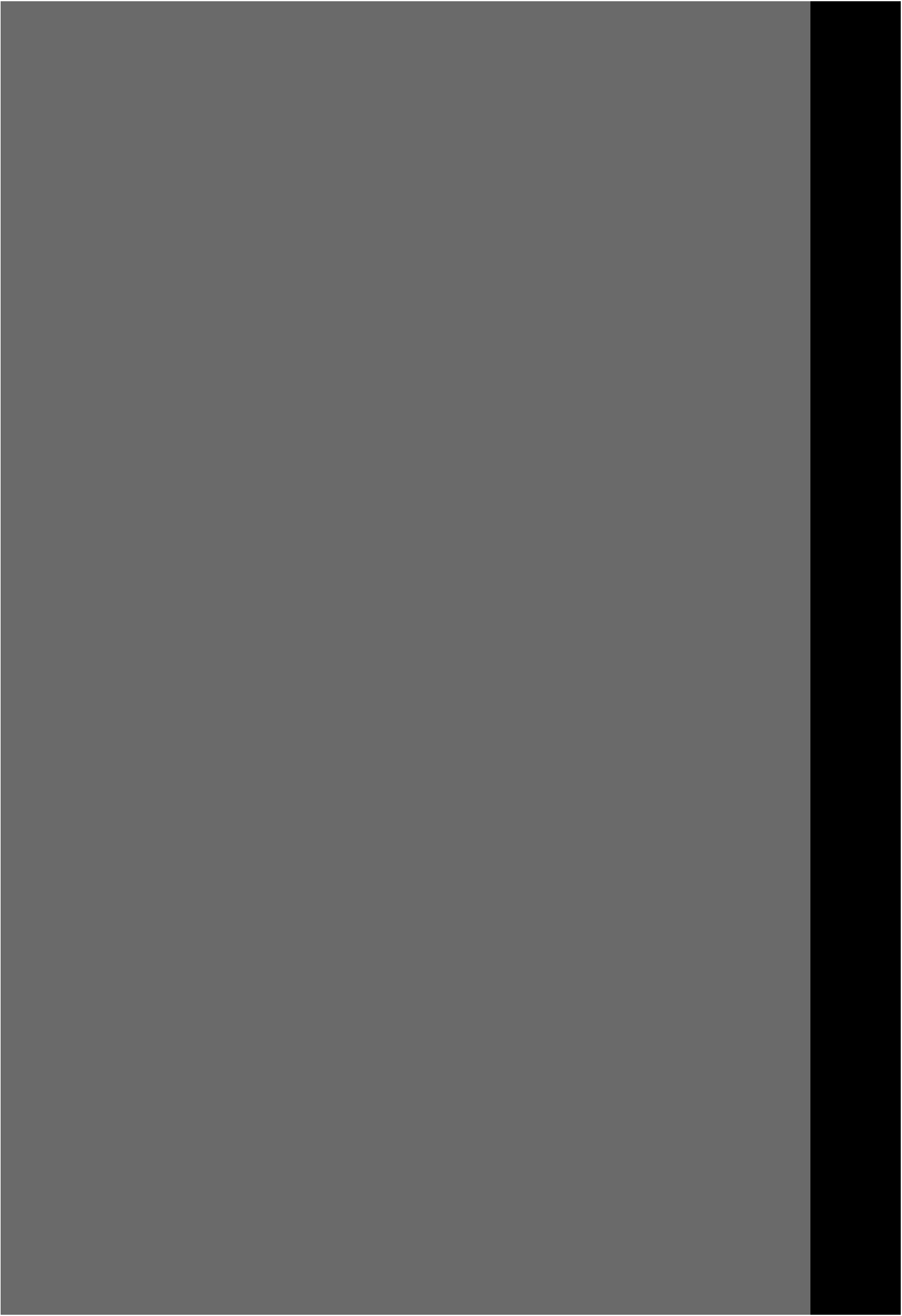
Questions?	Call (785) 454-3315 or go to <a href="http://www.downsnationalbank.com">www.downsnationalbank.com</a>
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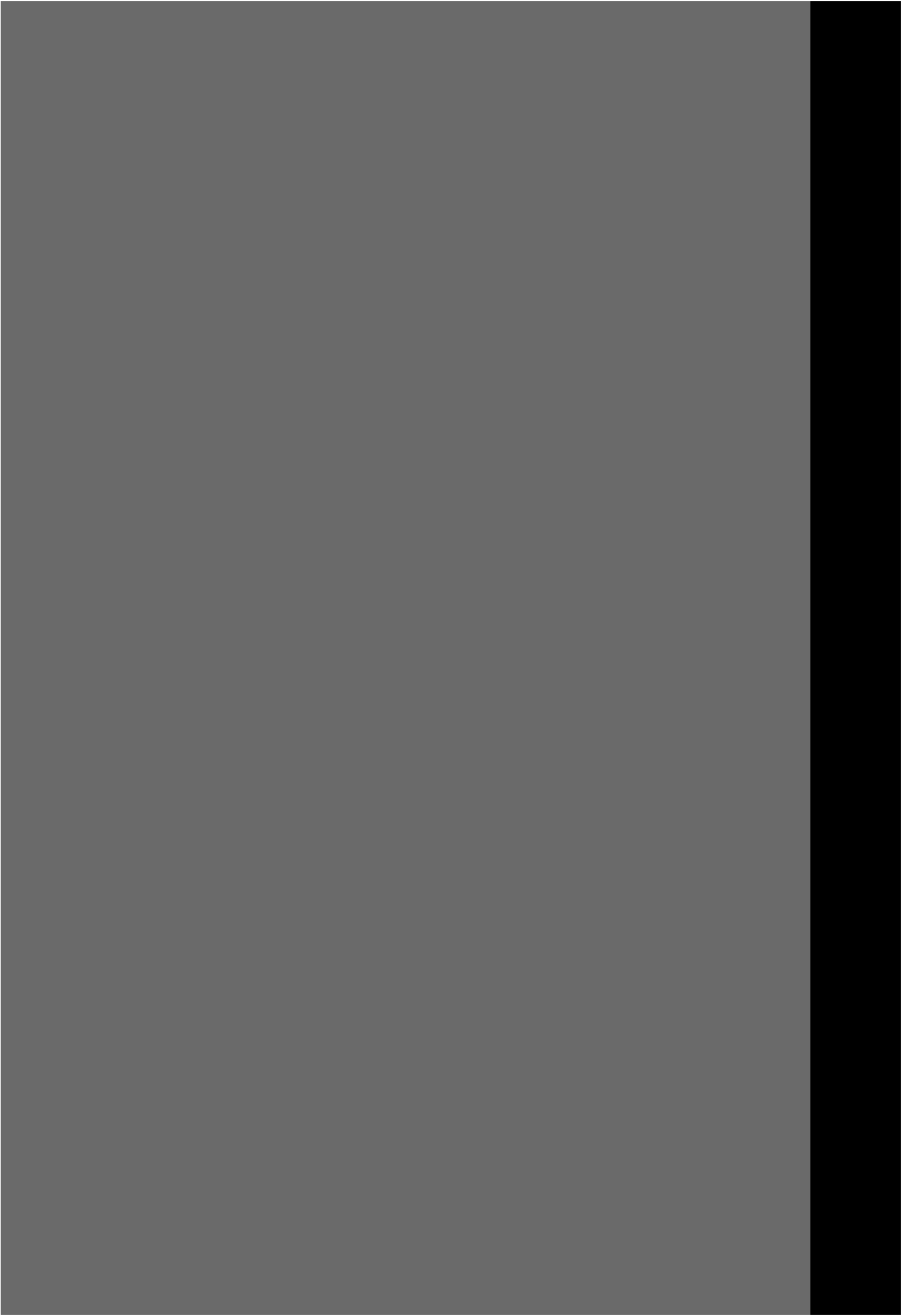
<b>What we do</b>	
<b>How does Downs Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Downs Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Deposit money or withdraw</li> <li>• Apply for a loan</li> <li>• Give us your contact information</li> <li>• Show us your drivers license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> <li>• Downs Bank does not share with our affiliates</li> </ul>
<b>Non Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Downs Bank does not share with non affiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Downs Bank does not jointly market.</li> </ul>









## To access this website your Internet Explorer needs to be updated.

To get the best possible experience and added internet security using our website, we require you to upgrade your current web browser or install another web browser. A list of the most popular web browsers can be found below.

Just click on the icons to get to the download page.

