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## Your Privacy

### PRIVACY DISCLOSURE

Revised 08/06/2012

<b>FACTS</b>	What does First Bank of the Lake do with your personal information?	
<b>WHY?</b>	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	
<b>WHAT?</b>	<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 and Credit History</li> <li>• Payment History and Transaction or Loss History</li> <li>• Overdraft History and 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>	
<b>HOW?</b>	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 First Bank of the Lake chooses to share; and whether you can limit this sharing.	
<b>REASONS WE CAN SHARE YOUR PERSONAL INFORMATION</b>	<b>DOES FIRST BANK OF THE LAKE SHARE?</b>	<b>CAN YOU LIMIT THIS SHARING?</b>
<b>For our Everyday business purposes -</b> Such as to process your transaction, 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 institutions</b>	NO	NO
<b>For our affiliates' everyday business purposes -</b> Information about your transactions and experiences	NO	WE DON'T SHARE
<b>For our affiliates to</b>	NO	WE DON'T SHARE

 Related  
Information

[Internet Scam](#)

market to you	NO	WE DON'T SHARE
<b>For non-affiliates to market to you</b>	NO	WE DON'T SHARE
QUESTIONS?	Call 573-348-2265 or go to <a href="http://www.firstbanklake.com">www.firstbanklake.com</a>	
WHO WE ARE		
<b>Who is providing this notice?</b>	First Bank of the Lake	
WHAT WE DO		
<b>How does First Bank of the Lake 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 First Bank of the Lake 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 or give us your wage statements</li> <li>• Make a wire transfer or give us your contact information</li> <li>• Pay us by check</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 credit worthiness</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.</p>	
DEFINITIONS		
<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>• <i>First Bank of the Lake has no affiliates.</i></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>• <i>First Bank of the Lake does not share with non-affiliates so they can market to you.</i></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>• <i>First Bank of the Lake does not jointly market.</i></li> </ul>	
OTHER IMPORTANT INFORMATION		
<p><b>At The Entrance of Osage Beach Premium Outlets</b>  <b>4558 Osage Beach Parkway, Suite 100</b>  <b>Osage Beach, MO 65065</b>  <b>(573) 348-2265</b>  <b><a href="http://www.firstbanklake.com">www.firstbanklake.com</a></b></p>		