

GOPPERT FINANCIAL BANK
PO BOX 606 - 710 OAK STREET
LATHROP, MO. 64465
816-740-6400

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FACTS

WHAT DOES GOPPERT FINANCIAL 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?

The types of personal information we collect and share depend on the product of service you have with us. This information can include:

- *Social Security Number
- *Account Balances
- *Payment History
- *Checking Account Information
- *Wire Transfer Instructions

When you are *no longer* our customer, we continue to share your personal information as described in this notice.

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 Goppert Financial Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Goppert Financial Bank 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	Yes	No
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
What sharing can I limit?	Although federal law gives you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.	

Questions?

Feel free to call Lathrop at 816-740-6400, Holt at 816-264-3535, Lawson at 816-580-4282, or Norborne at 660-593-3310

What we do

How does Goppert Financial Bank 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, secured files and buildings.
How does Goppert Financial Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> * Open an account * Deposit money * Apply for a loan * Use your debit card * Pay your bills

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <i>*Goppert Financial Corporation</i> <i>*The Pleasant Hill Bank</i> <i>*Garnett State Savings Bank</i> <i>*Farmers National Bank of Kansas</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <i>*Appraisal Companies</i> <i>*Title Companies</i> <i>*Flood Determination Companies</i> <i>*Credit Bureaus</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that, together, market financial products or services to you. <ul style="list-style-type: none"> <i>*Goppert Financial Bank does not jointly market</i>