

The following is Home Exchange Bank's revised Privacy Policy. Home Exchange Bank will begin reporting to a national credit bureau reporting agency in late April 2013. Below, in bolded border, are the revisions to the Privacy Policy as effected by such reporting. You may opt-out at any time by calling the number below or by signing and returning the Mail-in Form (which is located below).

FACTS

WHAT DOES HOME EXCHANGE BANK DO WITH YOUR PERSONAL INFORMATION?

Rev. 04/2013

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 or service you have with us. This information can include:

- Social Security number and Account Balances
- Income and Payment History
- Assets and Employment Information

When you are *no longer* our customer, we continue to share your 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 **Home Exchange Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Home Exchange 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	YES
For our marketing purposes – To offer our products and services to you	NO	WE DON'T SHARE
For joint marketing with other financial companies	NO	WE DON'T SHARE
For 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 non-affiliates to market to you	NO	WE DON'T SHARE

To limit our sharing

- Call 660-684-6114
- Mail-in Form below

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 660-684-6114

Mail-in Form

Leave Blank

OR

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

- Apply my choices only to me

Mark if you want to limit:

- Do not share information about my creditworthiness by reporting to credit bureaus

Name

Address

City, State, Zip

Account #

Mail to:

Home Exchange Bank
220 S Broadway
PO Box 200
Jamesport, MO 64648

Who we are

Who is providing this notice? **HOME EXCHANGE BANK**

What we do

How does HOME EXCHANGE 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 and secured files and buildings.

How does HOME EXCHANGE BANK collect my personal information? We collect your personal information, for example, when you

- Open an account
- Deposit money
- Apply for financing
- Give us your income information
- Give us your employment history

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else? Your choice will apply to everyone on your account – unless you tell us otherwise.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies

- *Home Exchange Bank has no affiliates.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Home Exchange Bank does not share 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.

- *Home Exchange Bank doesn't jointly market.*

Other important information