Privacy Policy

FACTS	WHAT DOES KIRKWOOD BANK & TRUST 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 or service you have with us. This information can include: • Social Security number • Income • Account balances • Payment history • Credit history • Transaction history If at some point in the future, you are no longer our customer, we may 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 Kirkwood Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kirkwood Bank & Trust 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 do not share
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes—		

business purposes— information about your creditworthiness	NO	We do not share
For non affiliates to market to you	NO	We do not share

Questions?	Call 800.492.4955 or go to www.kirkwoodbank.com

What we do	
How does Kirkwood Bank & Trust 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 Kirkwood Bank & Trust collect my personal information?	We collect your personal information, for example, when you • Open an account • Apply for a loan • Deposit money • Make withdrawals from your account • Use your debit card We also collect your information from others, such as credit bureaus.
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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non financial companies. • *Kirkwood Bank & Trust **does not** share with our affiliates.*
Non affiliates	Companies not related by common ownership or control. They can be financial and non financial companies. • *Kirkwood Bank & Trust **does not** share with non affiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Kirkwood Bank & Trust **does not** jointly market.*

INTERNET PRIVACY

Browsing our Site

When you visit our website to view any pages, read product information, or use our online calculators and tools, you do so without telling us who you are and without revealing any personal information. While we do not collect identifying information about visitors to our site, we do use standard software to collect information for the strict purpose of tracking activity on our site. This allows us to better understand how many people use our site and which pages and features are most popular. To evaluate the usefulness of our site, we may gather and analyze data regarding usage such as:

- The name of your Internet Service Provider,
- The website that referred you to us (if any),
- The date and time the pages were accessed, and
- The page or pages you requested.

About "cookies"

To provide better service and a more effective web site, we use "cookies" as part of our interaction with your browser. A "cookie" is a small text file placed on your hard drive by our web page server. We do not use cookies to get data from your hard drive or to get your email address or personal identifying information. Cookies are commonly used on web sites and do not harm your system. By configuring your preferences or options in your browser, you determine if and how a cookie will be accepted. We use cookies to determine if you have previously visited our web site and for a number of administrative purpose.

How We Handle E-Mail

When you send us an e-mail to comment on something or to ask a question, we will use your e-mail address to reply to you and for a limited time we will store your e-mail address, your message and our response for quality assurance. We may also do this to meet legal and regulatory requirements. If we collect your e-mail address in this manner, we won't use it to let you know about our products and services unless you have given us permission. This information is not given or sold to any other organization.

E-Mail Security

Regular non-encrypted Internet e-mail is not secure. In the instances where our Internet e-mail addresses are provided, these are provided for information inquiries of a non-sensitive and non-confidential nature. E-mail you send us may not be secure unless we advise you that it is secure prior to transmitting your message. Therefore, we recommend that you not send us confidential information such as social security or account numbers via unsecured email. You may also contact us by phone, U.S. mail or by visiting your nearest banking center.

On-Line Banking Security

When you bank online with us, we, along with the outside companies we work with to bring these services to you, have access to your information. Information is retained on our system or the system of the appropriate outside company, depending on what is required in order to serve you.

We use state-of-the-art Internet technology, supported by the outside companies we work with, to make online banking secure and to protect your personal information. We also require an I.D. and password or PIN to access your accounts. If you do not provide this information, we cannot establish an online banking service for you.

You can also help safeguard your personal information by taking a few simple precautions. Protect your account, PIN, and customer access numbers. Do not share your I.D. or password with anyone, change your password regularly, and remember to sign off. Never disclose confidential information to unknown callers. When banking on the Internet, be sure to use a secure browser and current virus detection software, and never open e-mail from unknown sources.

Protecting your privacy online

Whenever we ask for personal information on our web site, we use Secure Socket Layer (SSL technology) for transferring data. This technology encrypts - or scrambles - your account information so it's virtually impossible to read by anyone other than employees at our Bank.

Secure Socket Layer (SSL) technology secretly encodes information that is being sent over the Internet between your computer and our Bank, helping to ensure that the information remains confidential.
The use of SSL requires that you have an SSL compatible browser. While older browser versions may support SSL sessions, we strongly recommends the following browsers.

• Windows and Unix operating systems: Netscape Navigator 4.08 of later, Netscape Communicator 4.7 or later and Microsoft Internet Explorer 4.01 or later.
• Macintosh: Netscape Navigator 4.08 or later, Netscape Communicator 4.7 or later

• Macintosh: Netscape Navigator 4.08 or later, Netscape Communicator 4.7 or later and Microsoft Internet Explorer 4.5 or later. You can download the latest version from either of the links below.
http://www.microsoft.com/ie/download/
http://home.netscape.com/download/index.html

Protecting Your Children
Our website is not targeted or marketed to children under the age of thirteen. We respect the privacy of your children, and we comply with the practices established under the Children's Online Privacy Protection Act. We do not knowingly collect or retain personally identifiable information from consumers under the age of thirteen.Thank you for viewing our privacy statement.

Member FDIC

Equal Opportunity Employer

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Lost or stolen ATM or Debit Card
Call 1.800.472.3272

Contact | Locations | Privacy Policy | Terms & Conditions