

# Privacy Policy

mBank and its affiliates recognize and respect the importance of our customers' privacy. We will keep confidential any information we have about you, but in order to serve you and provide better service, we may share information about you with our affiliated companies and business partners as described below. As a matter of policy and longtime business practice, mBank does not sell or disclose information provided by its customers.

## **PIN and Personal Information**

mBank never emails or calls you for personal information and we'll never ask for your PIN or Password. Don't get scammed, just hang up or delete the email. Call your local branch with any questions.

## **Collection, Retention and Use of Customer Information by mBank**

We routinely collect, retain or obtain information that may include your name, address, telephone number, social security number, annual income, current and former employers, answers to questions on deposit, loan, insurance, credit card, investment applications, deposit and loan balances, overdraft history, your payment history with us, credit reporting agencies (credit bureaus) reports on your credit and savings history including current and past debts and credit scores and what types of products or services you purchase or use from us and how you use them. We also have information on checks and debit card transactions that include payee and transaction amounts. Of course, the type of information we collect will depend on the service or product that you request. We do not disclose any nonpublic information about our customers or former customers to anyone, except as permitted by law.

mBank collects this information about its customers or applicants only for specified business purposes such as loan qualification or to open an account. We also collect information when we reasonably believe that it will help us to administer our business or to provide products, services, and other opportunities for our customers. mBank will only use the information it collects to protect and administer customer records, accounts and funds, to qualify you for products or loan services, to complete transactions initiated or approved by our customers or prospects, to comply with certain laws and regulations, to help us create new or improved products and services for our customers, and to introduce new products or services for our customers. Procedures have been established to ensure that only applicable and trained personnel are responsible for collecting and disclosing pertinent customer information for business purposes.

# FACTS

## WHAT DOES mBANK AND FIRST RURAL RELENDING 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 income</li> <li>■ Credit scores and employment information</li> <li>■ Payment history and overdraft history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their non-public personal information; the reasons mBank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does mBank share?	Can you limit this sharing?
<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	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	No

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call the Deposit Compliance Department at 1-888-343-8147, ext. 7132.</li> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 1-888-343-8147
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### Mail-in Form

<p><b>[If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</b></p>	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	Name	
Address		
City, State, Zip		
Account #		

What we do	
<b>How does mBank 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 mBank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Open an account or deposit money</li> <li>■ Pay your bills] or apply for a loan</li> <li>■ Use your credit or debit card</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on the account.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ Our affiliates include companies with a common corporate identity of mBank; financial companies such as First Rural Relending.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ mBank does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ Our joint marketing partners include credit and debit card processing, information systems processing, optional credit life and disability insurance on loans, items for customer convenience, such as optional payroll deduction for loan payments and expanded financial products and services.</li> </ul>
Other important information	