

**ONLINE BANKING**

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**Privacy Policy**

**D EPOSIT R ATES**

**Eagle's Nest Sa...** 0.52%  
**Maximum Free Ch...** 2.53%

*As of Tuesday, November 19, 2013*

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**A PPLY N OW**

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**FACTS** **WHAT DOES MID AMERICA BANK & TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?** Privacy Policy

**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 transaction history
- account balances and payment history
- credit history and credit scores

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 Mid America Bank & Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mid America Bank & Trust Company 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	No	We don't share.
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share.
<b>For nonaffiliates to market to you</b>	No	We don't share.

**Questions?** Call 1-800-720-7178

**Who we are**

**Who is providing this notice?**

**What we do**

**How does Mid America Bank & Trust Company 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.

Also we only allow employees, authorized service providers and other

	parties as required or permitted by law to access your account.
<b>How does Mid America Bank &amp; Trust Company 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 contact information.</li> <li>➤ pay your bills or apply for a loan</li> <li>➤ use your credit or debit card</li> </ul> <p>[Choose one:]</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 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. See below for more on your rights under state law.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>➤ <i>Mid America Bank &amp; Trust Company has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>➤ <i>Mid America Bank &amp; Trust Company does not share with nonaffiliates so they can market to you</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>➤ <i>'Nonaffiliates we share with can include other financial companies and financial service providers.</i></li> </ul>

Other important information
<p>CA Residents: We will not disclose information about you to other financial service providers with which we have joint marketing agreements, other than as required or permitted by law, unless you authorize us to do so. CA, ND, and VT residents: To the extent that related state law applies, we will not disclose information about you to anyone other than our affiliates without your express authorization except as required or permitted by law</p>

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**Dixon Branch** | PO Box 400 | 216 West 2nd Street | Dixon, MO 65459 | 573-759-2121 | 573-759-2332 FAX  
**St. Robert Branch** | PO Box 1097 | 434 Hwy Y | St. Robert, MO 65584 | 573-336-7777 | 573-336-7444 FAX  
**Rolla Branch** | PO Box 68 | 960 South Bishop Avenue | Rolla, MO 65401 | 573-364-3131 | 573-364-7178 FAX

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