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FACTS	WHAT DOES PEOPLES BANK OF MONITEAU COUNTY (PBOMC) 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: <ul style="list-style-type: none"> • Social Security number • Income • Account balances • Payment history • Credit history • Credit scores When you are <i>no longer</i> 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 PBOMC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PBOMC 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	No	We don't share
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 non-affiliates to market to you	No	We don't share

Questions? Call (660) 849-2121 or go to www.pbomc.com

Who we are

Who is providing this notice? PBOMC means PEOPLES BANK OF MONITEAU COUNTY

How does PBOMC 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. We restrict access to information about you to those employees who need to know that information to provide products or services to you.
How does PBOMC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • Deposit money • Pay your bills • Apply for a loan • Complete our forms
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you

- sharing for non-affiliates 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.. • <i>PBOMC has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • <i>PBOMC does not share with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • <i>PBOMC doesn't jointly market.</i>

Other Information

PBOMC Privacy

Internet and Online Banking Security

We take seriously our obligation to protect the confidentiality of information provided by our online banking customers and web site visitors. Our goal is to protect your confidential information no matter how we receive it: over the phone, at our branches, through our ATMs, or online.

We will only collect personal information if you choose to provide it by completing a form on this site. This information will be used only to respond to your message and to help us provide you with the information, product, or service you have requested. We do not use "cookies" to collect and track information about you. We do not share our e-mail with any entities outside Peoples Bank of Moniteau County unless legally obligated to do so by an entity conducting a civil or criminal law enforcement action.

Our Web site has links to a variety of services and organizations. When you link to another site, you are no longer on the Peoples Bank of Moniteau County site and are subject to the privacy policy of the new site.

Additionally, information you submit via our online banking service is protected by encryption technology which scrambles account information to reduce the possibility of access by unauthorized individuals outside the Institution. To further protect your online banking service, the Institution requires the use of an ID and password.

We recognize the importance of protecting children's identities and privacy online. Our website is not directed at children, and we do not knowingly collect or maintain personal information from children.

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