

Peoples Community Bank

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Online Privacy Policy

Certain personal information about visitors to this Web site is being collected by Peoples Community Bank, located in Greenville, Missouri. Personal information is collected from you at the time transactions are conducted through online banking service, and at the time information is provided by you via e-mail (including the name, e-mail address, and any other information on the e-mail header). The Institution does not use "cookies" to collect and track information about you.

Information is collected for the purpose of processing your transaction, or request for information. The information will be used for the purposes of meeting your banking needs and requests, and providing services to you in the future. The Institution does not sell or share customer information with any non-affiliated third parties, except certain third party service providers. These entities will be required to execute a confidentiality agreement with the Institution which requires adherence to the Institution's privacy policy and practices. The Institution shares information with companies which are affiliated with the Institution by common control. We share information as permitted by law in order to provide you with better services and more options.

If you do not want your personal information collected, you may refrain from supplying the information, whether through e-mail or the Institution's online banking service.

Since some e-mail transmissions may be subject to interception, if your correspondence contains sensitive information (e.g., your account number or social security number) you may want to send a letter or telefacsimile to us.

We are taking the following steps to ensure the privacy and accuracy of the information collected from or about you: Ensuring your financial privacy is of vital importance to the Institution and its employees. The Institution limits employee access to confidential customer financial information to those with a business reason for knowing such information. Institution employees are trained to understand the importance of customer financial privacy and to properly handle confidential information. The Institution endeavors to maintain the most accurate and up-to-date customer records possible. If you find that your account information is not correct, current, or complete, please call or write us at the telephone number or address on your account statement and appropriate corrections will be made as soon as possible.

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.

You may review the information we collect about you and correct any errors in that information by reviewing account statements and any other correspondence from us and notifying us of any inaccurate or outdated information at the address or phone number on your statements.

If you have any questions about your personal information or would like to inform us about the potential misuse of your personal information, you may do so by sending a letter to the Compliance Officer, Peoples Community Bank, P.O. Box 350, Greenville, Missouri 63944, or sending a telefacsimile to the Compliance Officer at (573) 224-3267, or faxing us at (573) 224-3426, or by sending us an e-mail at contactus@peoplescommunitybank.com. Since some e-mail transmissions may be subject to interception, if your correspondence contains sensitive information (e.g., your account number or social security number) you may want to send a letter or telefacsimile to us.

If you feel we have not met our obligations in the protection or use of your personal information, you may submit a complaint to the Institution. Any complaint will be handled in compliance with the Institution's Consumer Complaints Policy. Breaches of customer privacy are considered serious employee misconduct and may result in termination of the employee.

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.

FACTS	WHAT DOES PEOPLES COMMUNITY BANK 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 • Account balances • Payment history • Credit history • Mortgage rates and payments • Checking account 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 Peoples Community Bank chooses to share; and whether you can limit this sharing.
Reasons we can share your personal information	Does Peoples Community Bank share?
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
For our marketing purposes - to offer our products and services to you	NO
For joint marketing with other financial companies	NO
For our affiliates' everyday business purposes - information about your transactions and experiences	NO
For our affiliates' everyday business purposes - information about your creditworthiness	NO
For nonaffiliates to market to you	NO
Can you limit this sharing?	
	NO
	We don't share
	We don't share
	We don't share
	We don't share
	We don't share
Questions?	Call 573-224-3267 or go to your local branch, or visit us at www.peoplescommunitybank.com
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What we do	
How does Peoples Community 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 Peoples Community Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Deposit money • Apply for a loan • Use your credit or debit card • Make a wire transfer We may also collect 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 <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your credit worthiness • 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 nonfinancial companies <ul style="list-style-type: none"> • Peoples Community Bank does not share with our affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Peoples Community 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. <ul style="list-style-type: none"> • Peoples Community Bank does not jointly market.