

FACTS**WHAT DOES PONY EXPRESS 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.
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What?	<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"> • Social Security Number • Payment history • Credit history • Overdraft history • Account transactions • Checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share customer’s personal information to run their everyday business. In the section below we list the reasons financial companies can share their customer’ personal information; the reasons Pony Express Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Pony Express Bank 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 don’t share
For our affiliates’ everyday business purposes- Information about your transaction and experiences	No	We don’t share
For our affiliates’ everyday business purposes- Information about your credit worthiness	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Questions?	Call (816) 781-9200 or go to www.ponyexpressbank.com
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What We Do	
How does Pony Express Bank protect my personal information?	<p>To protect our 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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Pony Express Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Deposit money • Apply for a loan • Make a wire transfer • Show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional right to limit sharing</p>
Definitions	
Affiliates	<p>Companies related to common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Pony Express Bank does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related to common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Pony Express Bank does not share with non-affiliates so they can mark you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> • <i>Pony Express Bank doesn't jointly market.</i>

END OF PRIVACY NOTICE

Important Information about Procedures for Opening New Accounts:

To help the government fight funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. We will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.