

- Login
- Home
- Target Breach 2013
- Jay Card
- New President
- Mobile Banking
- App
- Online Banking
- Demo's
- Browsers
- Security
 - Fraud Information
 - MultiKey Information
 - Privacy
 - Phishing Warning
 - Protect Yourself
 - From Debit Card Fraud
 - Information Security
 - Warnings
 - Official Identity Theft
 - Statistics
 - Mobile Banking
 - Security Tips
 - Info Sec Warnings (cont.)
- Fraudulent Wire Activity
- About Us
- Community
- Calendar
- Help
- Downloadable Forms
- Rates
- Banking Services
- Loans & Mortgages
- NEW at SMB
- SMB Fast Links
- Somo Investment Ctr



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Southern Missouri Bank of Marshfield

Privacy Policy

FACTS	WHAT DOES SOUTHERN MISSOURI BANK OF MARSHFIELD 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?	<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 and employment information • Account balances and payment history • Credit history and credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Southern Missouri Bank of Marshfield chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Southern Missouri Bank of Marshfield 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 transactions and experiences	No	We don't share
For our affiliates' everyday business purposes-information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 417-859-1292 or go to www.somobank.com
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Who we are	
Who is providing this notice?	Southern Missouri Bank of Marshfield

What we do	
How does Southern Missouri Bank of Marshfield 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 Southern Missouri Bank of Marshfield collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or show your government-issued ID • Apply for a loan or provide employment information • Make deposits or withdrawals from your account <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?

Federal law gives you the right to limit only

- **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**

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- ***Southern Missouri Bank of Marshfield does not share with our affiliates.***

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- ***Southern Missouri Bank of Marshfield does not share with our 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.

- ***Southern Missouri Bank of Marshfield doesn't jointly market.***

Other important information

Title 20 of the Missouri Code of State Regulations (CSR) gives consumers the same rights as Federal Law under Division 100, Chapter 6 - Privacy of Consumer Information