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Rev. 05/2010

FACTS

WHAT DOES THE 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?	<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 income, account balances and payment history. ▪ Credit history and credit scores, employment information, assets. ▪ Account transactions and transaction history, other debt, 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>
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 THE BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does THE 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	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 nonaffiliates to market to you	No	We don't share

Questions?

Call 785-475-3817 or go to www.thebankks.com

Who we are

Who is providing this notice?	THE BANK
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What we do

How does THE 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. No information is released to a third party without your specific authorization, unless required by law.
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How does THE BANK collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open accounts or deposit money. Apply for financing. ▪ pay your bills or pay us by check. Give us employment information. ▪ provide income information. Show us your driver's license
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	<p>license.</p> <p>We also collect your personal information from others, such as credit bureaus.</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 rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ THE BANK does not share your information without specific authorization unless required by law.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ THE BANK does not share your information without specific authorization unless required by law.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ THE BANK does not jointly market.

Other important information

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Notice: To help the government fight the 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. What this means for you: When you open 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 and may make copies of these documents for our records.

Disclaimer: Loans will be considered to all persons and entities in the trade area on the basis of credit worthiness without regard to race, color, religion, national origin, sex, age (provided the applicant has the capacity to enter into a binding contract), receipt of income from public assistance programs, or the good faith exercise of any right provided by the Consumer Credit Protection Act.



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