



Internet Banking Center

▶ Login to my account

Welcome to Your Online Branch

Old Monroe 636-665-5601 | Moscow Mills 636-356-4000
 O'Fallon 636-980-3585 | Wentzville 636-332-4906

Privacy | Security

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Privacy

Rev. 07/2012

FACTS WHAT DOES BANK OF OLD MONROE 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:

- ▶ Social Security number
- ▶ Account balances
- ▶ Transaction history
- ▶ Credit history
- ▶ Overdraft history
- ▶ Mortgage rates and payments
- ▶ 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 Bank of Old Monroe chooses to share; and whether you can limit this sharing.

For Lost or Stolen Debit Cards
 Call 636-665-5601 or after hours call 800-264-5578

| Reasons we can share your personal information | Does Bank of Old Monroe 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 636-665-5601 or 888-661-9990 or go to www.bankofoldmonroe.com

| What we do | |
|---|--|
| How does Bank of Old Monroe 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 Bank of Old Monroe 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 ▶ Give us your income information ▶ Give us your contact information <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 rights to limit sharing.</p> |

| Definitions | |
|------------------------|---|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▶ Bank of Old Monroe has no affiliates. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▶ Bank of Old Monroe does not share with nonaffiliates so they can market to you. |
| 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"> ▶ Bank of Old Monroe doesn't jointly market. |

"You're right at home when you bank with us"



2100 Hwy C | P.O. Box 188 | Old Monroe, MO 63369 | (636) 665-5601