

Missouri Bank Privacy Policy Notice

At Missouri Bank, the basis of each customer relationship is trust. You have chosen to do business with Missouri Bank, and we are obligated to honor that relationship with care. We believe that your privacy should not be compromised. Our commitment to protect your information is outlined in the policy below.

- 1. Recognition of a Customer's Expectation of Privacy.** We recognize, respect and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who visit our institution and website.
- 2. Use, Collection and Retention of Customer Information.** We collect and retain information about you only when we reasonably believe that the information will assist us in managing your accounts and services and in providing products, services and other opportunities to you. One of the main reasons we collect information is to protect your account and to identify you when we conduct transactions with you. The information we collect will also be used to comply with certain laws and regulations that may apply to us and to help us understand your financial needs as we design or improve our products and services. We will also use your information to administer your account and transactions and to provide you with products and services that will best assist you. We collect nonpublic personal information about you from the following sources:
 - Information we receive from you on applications or other forms;
 - Information about your transactions with us, our affiliates, or others;
 - Information we receive from a credit bureau

We will use this information only in accordance with the principles set in the Privacy Policy.

- 3. Maintenance of Accurate Information.** We have established procedures to ensure that your financial information is accurate, current and complete, in keeping with reasonable commercial standards. Should you ever believe that our records contain inaccurate or incomplete information about you, please call us at (816) 881-8200 and we will promptly investigate your concerns and correct any inaccuracies.
- 4. Limiting Employee Access to Information.** We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We educate our employees on the importance of maintaining the confidentiality of customer information through standard operating procedures and special training. We take appropriate disciplinary action to enforce our associates' privacy responsibilities. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information, including the prompt disposal of all unnecessary customer information.
- 5. Information We Disclose.** We understand that you expect the personal information you have entrusted to us to be handled with great care. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as necessary to provide Missouri Bank services or as otherwise permitted or required by law.
- 6. Maintaining Your Privacy in Business Relationships with Outside Third Parties.** Sometimes it is necessary to provide personally identifiable information about you to a party outside of the Missouri Bank organization that has been hired by us to provide operational support, products, and services. These companies are not permitted to use your information for anything beyond the intended service and will be allowed access to your information only if they agree to treat it confidentially.
- 7. Internet Privacy.** Missouri Bank Privacy Statement applies in its entirety to anything consumers might do at our Website. Our site does not require you to disclose any personally identifying information. If, however, you choose to contact us via e-mail, please keep in mind that your e-mail address, and any other information your e-mail shows you will be revealed to us in the e-mail. Regular non-encrypted internet e-mail is not secure, therefore sensitive and confidential information should not be sent via the internet.