

# OLD MISSOURI BANK PRIVACY POLICY

[rev. 1/2014]

<b>FACTS</b>	<b>What Does Old Missouri Bank Do With Your Personal Information?</b>
<b>Why?</b>	Financial companies choose how they share your financial 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.
<b>What?</b>	<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"> <li>• Social Security number</li> <li>• Account balances and payment history</li> <li>• Credit history and overdraft history</li> </ul> <p>Old Missouri Bank does not disclose any nonpublic, personal information about our customers or former customers to anyone except as necessary to provide OMB services or as otherwise permitted or required by law.</p>
<b>How?</b>	<p>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 Old Missouri Bank chooses to share; and whether you can limit this sharing.</p> <p><b>Please be assured your personal information will never be "sold" and any companies providing these services contractually agree not to use the information for purposes other than those specified in the agreement.</b></p>

Reasons we can share your personal information	Does Old Missouri Bank share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	No	We Do Not Share
<b>For joint marketing with other financial companies</b>	No	We Do Not Share
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We Do Not Share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We Do Not Share
<b>For our affiliates to market to you</b>	No	We Do Not Share
<b>For nonaffiliates to market to you</b>	No	We Do Not Share

Who we are	
Who is providing this notice?	Old Missouri Bank

What we do	
How does Old Missouri 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. We restrict access to your personal and account information to those employees who need to know that information to provide products and services to you. Employees who violate these standards will be subject to disciplinary measures. Information that has previously been collected and is no longer needed receives proper disposal.
How does Old Missouri Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Make deposits or withdrawals from your account</li> <li>• Use your debit card or make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus 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"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Old Missouri Bank does not have any affiliates.</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Old Missouri Bank does not allow nonaffiliates to use your personal information for marketing purposes.</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Old Missouri Bank does not jointly market with nonaffiliates.</i></li> </ul>

**Website Information**

When you visit our website, we may use standard software to collect and store information for security and statistical purposes. The information may include:

- The date and time our site was accessed
- Keywords you may have used to access our site
- IP (Internet Protocol) address given to servers connected to our site
- The pages you visit
- The city, state, and country from which you access our site.

Visitors to our website may also provide information to us via e-mail. This information is used internally to handle the sender's request and/or communicate with you. Any information collected in this manner is not shared with other organizations.

**Protecting Children On-line**

Old Missouri Bank does not intentionally market to children, particularly those under the age of 13. In the event we receive personal information from a child whom we know to be under 13, we will only use the information to respond directly to the child or seek parental consent.

**U.S. Patriot Act**

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, social security or I.D. number, and other information that will allow us to properly identify you. We will also ask to see your driver's license or other identifying documents.

**Questions?**

If you have any questions in regards to this Privacy Policy or U.S. Patriot Act information, you may contact us at (417) 869-9000 or go to [www.OldMissouriBank.com](http://www.OldMissouriBank.com).