



FACTS

WHAT DOES CENTRAL BANK OF KANSAS CITY 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
- Income
- Credit history
- Credit scores
- Transaction history

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 Central Bank of Kansas City chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Central Bank of Kansas City 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	Yes	No
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 non-affiliates to market to you	No	We don't share

Questions?

Call the toll-free number on the back of your card, or call (605)370-5135.

Who we are

Who is providing this notice?

Central Bank of Kansas City

What we do

How does Central Bank of Kansas City 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 Central Bank of Kansas City collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Apply for a loan
- Pay your bills
- Deposit or withdraw money
- Use your debit card

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 non-affiliates 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 non-financial companies.

- *Central Bank of Kansas City does not share with our affiliates.*

Non-affiliates

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

- *Central Bank of Kansas City does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Central Bank of Kansas City may partner with certain nonaffiliated financial companies to make available certain financial products and services to you.*

Other important information

Special Notice for Residents of Certain States:

Residents of California and Vermont: In accordance with state law, we will not share your personal information with non-affiliates except as permitted by law, including for example, for our own marketing purposes, for everyday business purposes, such as serving your account, or with your consent.

Residents of Nevada: You are being provided this notice pursuant of Nevada law.