

FACTS

WHAT DOES BANKERS' BANK OF KANSAS, N.A. DO WITH YOUR PERSONAL INFORMATION?

Rev. 01/2011

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
- Payment history
- Credit scores

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 Bankers' Bank of Kansas, N.A. chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Bankers' Bank of Kansas, N.A. 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 800-999-5725

What we do

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| <p>How does Bankers' Bank of Kansas, N.A. protect my personal information?</p> | <p>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.</p> <p>Access to your personal information is restricted to those employees who need to know to provide products and services to you.</p> |
| <p>How does Bankers' Bank of Kansas, N.A. collect my personal information?</p> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Apply for a loan ■ Pay us by check ■ Provide employment information ■ 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> |
| <p>Why can't I limit all sharing?</p> | <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

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|------------------------|--|
| <p>Affiliates</p> | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Bankers' Bank of Kansas, N.A. does not share with our affiliates.</i> |
| <p>Nonaffiliates</p> | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Bankers' Bank of Kansas, N.A. does not share with nonaffiliates so they can market to you.</i> |
| <p>Joint marketing</p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Bankers' Bank of Kansas, N.A. doesn't jointly market.</i> |