

FACTS**WHAT DOES CONCORDIA BANK 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 to tell you we collect, share, and protect your personal information. Please read the notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or services you have with us. This information includes:

- Social Security Numbers
- Income
- Account balances
- Payment history
- Credit history and 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 customer’s personal information to run their everyday Business. In this section below, we list the reasons Concordia Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Concordia Bank 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 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 affiliate’s everyday business purposes- Information about your creditworthiness	No	We don’t share.
For our affiliates to market to you	No	We don’t share.
For non-affiliates to market to you	No.	We don’t share.

Questions? Call 660-463-7911 or go to www.concordia-bank.com

Who we are

Who is providing this notice? **Concordia Bank**
Concordia, Mo.

What we do

How does Concordia 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.

How does concordia Bank collect my personal information? We collect your personal information, for example, when you

- open an account
- deposit money
- pay your bills
- apply for a loan
- use your Debit Card

We also collect your personal information from others such as credit bureaus and other companies.

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

Definitions

Affiliates Companies related by common ownership or control. They can be Financial and non-financial companies

- **Concordia Bank has no affiliates.**

Non-affiliates Companies not related by common ownership or control. They can be financial and non-financial companies

- **Concordia Bank does not share.**

Joint marketing A formal agreement between non-affiliated financial companies that Together market financial products or services to you

- **Our joint marketing partners include:** Econ-O-Check
Kasasa

Other Important Information

THE CONCORDIA BANK DOES NOT DISCLOSE (AND DOES NOT RESERVE THE RIGHT TO DISCLOSE) NONPUBLIC PERSONAL INFORMATION ABOUT CUSTOMERS AND FORMER CUSTOMERS TO THIRD PARTIES OUTSIDE THOSE PERMITTED BY LAW.

