

FACTS WHAT DOES STOCKMENS 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 us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.							
What?	<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> <table border="0"> <tr> <td> Social Security number</td> <td> Transaction or loss history</td> </tr> <tr> <td> Account balances</td> <td> Credit history</td> </tr> <tr> <td> Payment history</td> <td> Credit scores</td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		Social Security number	Transaction or loss history	Account balances	Credit history	Payment history	Credit scores
Social Security number	Transaction or loss history							
Account balances	Credit history							
Payment history	Credit scores							
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 The Bank chooses to share; and whether you can limit this sharing.							
	Reasons we can share your personal information	Does The Bank share?						
	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						
	For our marketing purposes - to offer our products and services to you	Yes						
	For joint marketing with other financial companies	No						
	For our affiliates' everyday business purposes - information about your transactions and experiences	No						
	For our affiliates' everyday business purposes - information about your creditworthiness	No						
	For nonaffiliates to market to you	No						
Questions?	Call toll-free: Stockmens Bank, Colorado Division 719-955-2800, Missouri Division 417-926-5151, Nebraska Division 308-692-3333 or go to www.thestockmensbank.com							

Who We Are	
Who is providing this notice?	The Bank means Stockmens Bank.
What We Do	
How does The 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 The Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> l Open an account l Apply for a loan l Make deposits or withdrawals from your account l Give us your income information l Provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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"> l sharing for affiliates' everyday business purposes - information about your creditworthiness l affiliates from using your information to market to you l sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> l <i>The Bank does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> l <i>The Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> l <i>The Bank doesn't jointly market.</i>