

FACTS	WHAT DOES THE CENTRAL TRUST BANK DO WITH YOUR PERSONAL INFORMATION?
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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: <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and transaction history When you are <i>no longer our customer</i> , 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 The Central Trust Bank chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does The Central Trust 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 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 our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

Questions?	Visit one of the following websites and click "Contact Us": www.centralbank.net www.jefferson-bank.com www.centraltrust.net
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Who we are		
Who is providing this notice?	The Central Trust Bank and its divisions	
What we do		
How does The Central Trust 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 Central Trust Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card <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"> ■ 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>	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account unless you advise us otherwise.	
Definitions		
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>The Central Trust Bank does not have affiliates.</i> 	
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>The Central Trust 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"> ■ <i>Our joint marketing partners include companies that provide marketing services on our behalf and other financial institutions with which we have joint marketing agreements.</i> 	
Divisions and Operating Names of The Central Trust Bank include:		
Bank Central	Central Bank of Oklahoma	Central Bank Mortgage
Central Bank	Central Bank of Sedalia	Central Trust Company
Central Bank of Audrain County	Central Bank of St. Louis	HSA Central
Central Bank of Boone County	Central Bank of the Midwest	Jefferson Bank
Central Bank of Branson	Central Bank of the Ozarks	Mortgage Central
Central Bank of Lake of the Ozarks	Central Bank of Warrensburg	Online Central
Central Bank of Moberly	Central Investment Advisors	

Other Information

You may have other privacy protections under state laws. We will comply with these laws as applicable. For California residents; we will not share information we collect about you with nonaffiliates, except as permitted by California law.

All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.