

Revised: 3/10/2021

THE MISSOURI BANK PRIVACY POLICY

Introduction to Your Privacy Policy

At the Missouri Bank, the basis of each customer relationship, many of which span generations, is trust. The Missouri Bank is obligated to honor that relationship with great care, beginning with the information that the customer has chosen to share with the Bank. The Bank believes that the customer's privacy should not be compromised while, at the same time, the Bank desires to offer its customers an array of financial products and services needed to accomplish their financial goals. The Missouri Bank believes that it can do both through the privacy policy outlined below.

Recognition of a Customer's Expectation of Privacy

The right to privacy is recognized at The Missouri Bank and that its customers have a right to expect their personal financial information to remain private and secure. The Bank will maintain standards to ensure that our customer's information is private and secure at all times.

Customer Benefits of Institution's Information Management Practices

Information about the Bank's consumers is accumulated from a variety of sources. Some information is provided to The Missouri Bank directly by the customers themselves. Other data is developed by The Missouri Bank as a function of providing a product or service to a customer. Still other information is obtained from outside sources. The Bank will limit the use and collection of information about its customers to that which is necessary to administer its business, provide superior service, and offer opportunities that the Bank thinks will be of interest to its customers. The Bank will use information to identify and mitigate potential risks or loss to The Missouri Bank as well as identify additional products or services that the Bank believes its customers might be interested in or benefit from. This information will only be used in accordance with the principles set out in this policy.

Maintenance of Accurate Information

The Missouri Bank continually strives to maintain complete and accurate information about its customers and their accounts. If it is brought to the Bank's attention that any of the Bank's records contain inaccurate or incomplete information about its customers, the Bank will investigate and correct any inaccuracies.

Limitations on Employee Access to Information

Each employee of The Missouri Bank is required to follow the Bank's "Code of Ethics", which states that all customer information is considered private and privileged and is to be used solely for the purpose of providing the Bank's customers with the finest service available.

Protection of Information via Established Security Procedures

The Missouri Bank is committed to the security of its customer's financial and personal information. The Bank's operational and data processing systems are in a secure environment that protects customer accounts from being accessed by third parties. The Bank maintains and grants access to customer's information only in accordance with our internal security standards.

Restrictions on the Disclosure of Account Information

The Bank will not reveal specific information about its customer's accounts or personally identifiable data to parties outside of the Bank's affiliated banks and companies for their independent use unless:

- 1) the customer has authorized it;
- 2) the information is provided to help complete a transaction initiated by the customer;
- 3) the information is provided to a reputable credit bureau or similar information reporting agency;
- 4) or the disclosure is otherwise lawfully permitted or required.

The Bank does not provide account or personal information to non-affiliated companies of The Missouri Bank for the purpose of independent telemarketing or direct-mail marketing of any non-financial products or services of those companies.

Maintaining Customer Privacy in Business Relationships with Third Parties

The Missouri Bank requires its vendors and suppliers to maintain similar standards of conduct regarding the privacy of personally identifiable customer information provided to them when conducting business with the third-party vendors and suppliers.

Providing Privacy Information to Customers and Responding to Inquiries

The Missouri Bank recognizes and respects the privacy expectations of its customers and encourages its customers to understand the Bank's commitment to privacy in its use of customer information. Privacy notices, are provided to the Bank's customers on an annual basis and are also available upon request, at any time.

The Missouri Bank will verify at least two sources of identifying information, after obtaining the customer's name and account number, upon request for account information by the customer via telephone. Other sources of identity information may include the street address, the P.O. Box, the telephone number, date of birth, amount of last deposit, and social security number on the account being inquired upon.