

FACTS

WHAT DOES CLAY COUNTY SAVINGS 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?

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 and income
- Account balances and payment history
- Credit history and credit scores

When you close your account, we continue to share information about you according to our policies.

How?

All financial companies need to share customers' personal information to run their everyday business — to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Clay County Savings Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does CCSB share? | Can you limit this sharing? |
|--|------------------|-----------------------------|
| For our everyday business purposes - To process your transactions, maintain your account, and 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 | 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 our affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

Contact us

Clay County
Savings Bank



1178 W Kansas
Liberty MO 64068



Call 1-816-781-4500 or go to www.claycountysavings.com

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Sharing practices

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| How often does Clay County Savings Bank notify me about their practices? | We must notify you about our sharing practices when you open an account and each year while you are a customer. |
| How does Clay County Savings 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 Clay County Savings Bank collect my personal information? | We collect your personal information, for example, when you <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 We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| Why can't I limit all sharing? | Federal law gives you the right to limit sharing only for <ul style="list-style-type: none"> • Affiliates' everyday business purposes—information about your creditworthiness • Affiliates to market to you • Nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. |

Definitions

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|----------------------------|---|
| Everyday business purposes | The actions necessary by financial companies to run their business and manage customer accounts, such as <ul style="list-style-type: none"> • Processing transactions, mailing and auditing services • Providing information to credit bureaus • Responding to court orders and legal investigations |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Clay County Savings Bank has no affiliates.</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Clay County Savings Bank does not share with nonaffiliates so they can market to you.</i> |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Clay County Savings Bank doesn't jointly market.</i> |