

**FACTS****WHAT DOES CENTRAL BANCOMPANY DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
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<b>What?</b>	<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> <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and transaction history</li> </ul>
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<b>How?</b>	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 Central Bancompany chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Central Bancompany share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<p>Mail the form on Page 3 to the address listed.</p> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Visit <a href="http://www.centraltrust.net">www.centraltrust.net</a> and click "Contact Us."
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Who we are		
Who is providing this notice?	Central Bancompany and its affiliates (please see below for a List of Affiliates).	
What we do		
How does Central Bancompany 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 Central Bancompany collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or deposit money.</li> <li>▪ Pay your bills or apply for a loan.</li> <li>▪ Use your credit or debit card.</li> </ul> <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"> <li>▪ Sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for non-affiliates to market to you</li> </ul> <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"> <li>▪ <i>Our affiliates include companies who are members of Central Bancompany, including financial companies related to trust, credit cards, and insurance.</i></li> </ul>	
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Central Bancompany does not share with non-affiliates so they can market to you.</i></li> </ul>	
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"> <li>▪ <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></li> </ul>	
List of Affiliates		
Central Bank Central Bank of Audrain County Central Bank of Boone County Central Bank of Branson Central Bank of Lake of the Ozarks Central Bank of Moberly	Central Bank of Oklahoma Central Bank of Sedalia Central Bank of St. Louis Central Bank of the Midwest Central Bank of the Ozarks Central Bank of Warrensburg	Central Investment Advisors Central Trust Company Central Mortgage Company Jefferson Bank of Missouri SBC Financial, Inc.

## Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

- Apply my choices only to me.

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, Zip

Last 4 Digits of SSN

**Mail To:**

Central Trust Company  
Attn: Compliance Manager  
7707 Forsyth Blvd.  
St. Louis, MO 63105