

PRIVACY NOTICE

Rev: 9/2024

FACTS	WHAT DOES TBO 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores When you are no longer our customer, 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 TBO Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TBO 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.	Yes	No
For our affiliates everyday business purposes- information about your creditworthiness.	Yes	Yes
For our affiliates to market to you.	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 1-888-227-1935 or • Contact us via email at info@myvaultloan.com <p>Please note:</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>
Questions?	Call 1-888-227-1935 or go to www.myvaultloan.com

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Who we are	
Who is providing this notice?	TBO Bank
What we do	
How does TBO Bank Protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings. All information collected is stored in a technically and physical secure environment. We store and transmit information with SSL encryption software.
How does TBO Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> - Apply for a loan - Give us your income information - Provide employment information - Provide account information - Provide contact information We also collect your information from third parties.
Why can't I limit sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include Northeast Kansas Insurance Agency and Kendall Bank</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Non-affiliates we can share with include mortgage companies, insurance companies, direct marketing companies, nonprofit organizations, and third-party service providers.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include financial services providers.</i>

Other Important Information

Special Note to State Residents

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

For California Residents

In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law: for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

TBO Bank is subject to regulatory oversight by the FDIC. Any consumer wishing to file a complaint against TBO Bank should contact the FDIC through one of the following means: In person, by U.S. Mail: 1100 Walnut Street; Suite 2100; Kansas City, MO 64106, by Telephone (800) 209-7459, or Online at: <https://ask.fdic.gov/FDICCustomerAssistanceForm>