

**FACTS****WHAT DOES PONY EXPRESS COMMUNITY 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 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 Pony Express Community Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Pony Express Com. Bank share? | Can you limit this sharing? |
|---|------------------------------------|-----------------------------|
| <b>For our everyday business purposes—</b><br>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><br>to offer our products and services to you   | Yes                                | No                          |
| <b>For joint marketing with other financial companies</b>   | No                                 | We Don't Share              |
| <b>For our affiliates' everyday business purposes—</b><br>information about your transactions and experiences   | No                                 | We Don't Share              |
| <b>For our affiliates' everyday business purposes—</b><br>information about your creditworthiness   | No                                 | We Don't Share              |
| <b>For our affiliates to market to you</b>  | No                                 | We Don't Share              |
| <b>For nonaffiliates to market to you</b>   | No                                 | We Don't Share              |

**Questions?**

Call 816-671-2265 or go to [www.ponyexpr.com](http://www.ponyexpr.com)

### Who we are

Who is providing this notice?

Pony Express Community Bank

### What we do

How does **PECB** 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 **PECB** collect my personal information?

We collect your personal information, for example, when you

- Deposit Money or Apply for a Loan
- Pay Bills or Open an Account
- User your Credit Card or Debit Card

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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.

### Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Pony Express Community Bank does not share with affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non-Affiliates we share with can include companies such as Insurance Companies, Credit Card processors, Information System providers, Check Printers, and Credit Bureaus.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Pony Express Community Bank does not have any joint marketing.*

### Other important information

Should you have any questions, please contact your local Pony Express Community Bank Branch