

CBW Bank Privacy Statement

Rev. June 2019

FACTS	WHAT DOES CBW BANK DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	<p>The type of personal information we collect and share depends on the product or service you apply for with us. This information can include:</p> <ul style="list-style-type: none"> Social Security number and income; Account balances and transaction or loss history; Credit history and credit scores; <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons CBW Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does CreditFresh 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 - 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 - about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

<p>To Limit our sharing: Call: 620-396-8221</p> <p>Please Note: If you are a <i>new customer</i>, we can begin sharing your information 30 days from the date you are made aware of 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. Questions? Call: 620-396-8221</p>

Who we are	
Who is providing this notice?	CBW Bank, 109 E. Main St., Weir, KS 66781
What we do	
How does CBW 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 industry best practices for information security in order to protect the confidentiality, integrity, and availability of customer information.
How does CBW 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 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 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 non-affiliates 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. <i>CBW Bank does not share with our affiliates.</i>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>CBW Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between non-affiliates financial companies that together market financial products or services to you. <i>CBW Bank does not jointly market.</i>