

# FACTS

## WHAT DOES PHELPS COUNTY BANK 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.
<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 Credit History</li> <li>■ Credit Scores and Account Balances</li> <li>■ Overdraft/Payment History and Deposit Account Information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share <b>customer</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customers</b> personal information; the reasons Phelps County Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Phelps County Bank 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	NO	N/A
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	N/A
<b>For our affiliates to market to you</b>	NO	N/A
<b>For nonaffiliates to market to you</b>	Yes	Yes

**Questions?** Call 800-667-5202 or go to [www.mypcb.com](http://www.mypcb.com)

Who we are	
Who is providing this notice?	PHELPS COUNTY BANK
What we do	
How does Phelps County 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 Phelps County Bank 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 make deposits or withdrawals from your account</li> <li>■ Apply for a loan or pay your bills</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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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>Phelps County Bank has no affiliates with whom it shares nonpublic customer information.</i></li> </ul>
Nonaffiliates	<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>Phelps County Bank does share nonpublic customer information with Array US, Inc.</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>Phelps County Bank may market products and services to you with Raymond James Financial Services, Inc., Harland Clarke and other financial institutions with which we have joint marketing agreements.</i></li> </ul>
Other important information	
<p>Phelps County Bank will never share with any nonaffiliate personal information concerning a customer's credit and payment history without prior written consent. The Bank may provide nonpublic personal information to a nonaffiliated third party to perform services for you or functions on your behalf under a joint marketing program, but only if the Bank has a contractual agreement with the third party that prohibits the third party from disclosing or using the information other than to carry out the purposes for which you disclosed the information. As you use our website, we obtain information that we use for targeted messaging as you browse the Internet.</p>	