

Blue Ridge Bank and Trust Co. Privacy Policy

What does Blue Ridge Bank and Trust Co. 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 transaction history
- Credit history and assets

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 Blue Ridge Bank and Trust Co. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Blue Ridge Bank and Trust Co. 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	Yes
For joint marketing with our financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	No – we don't share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	No – we don't share
For our affiliates to market to you	No	No – we don't share
For our nonaffiliates to market to you	Yes	Yes

To limit our sharing: Call (816) 358-5000 or mail the form below. Please Note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contract us at any time to limit our sharing.

Questions: Call (816) 358-5000

Mail-in Form

Mark any/all you want to limit:

- Do not share my personal information to market to me.
- Do not share my personal information with other financial institutions to jointly market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name _____

Address _____

City, State, Zip _____ Phone # _____

Mail to: Blue Ridge Bank and Trust Co., Attn. Accounting, 651 NE Woods Chapel Rd., Lee's Summit, MO 64064

What we do

How does Blue Ridge Bank and Trust Co. 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. We restrict access to non-public information about you to those employees who need to know that information to provide products or services to you.

How does Blue Ridge Bank and Trust Co. collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Enter into an investment advisory contract
- Show your government-issued ID
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus or other companies.

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.

- Blue Ridge Bank and Trust Co. has no affiliates.

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

- Nonaffiliates we share with can include financial institutions and direct marketing companies.

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

- Our joint marketing partners included credit card companies.