



**central bank
of kansas city**

FACTS	WHAT DOES CENTRAL BANK OF KANSAS CITY 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 credit history ▪ credit scores and transaction history When you are <i>no longer</i> 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 Central Bank of Kansas City chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Central Bank of Kansas City 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	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	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit sharing	<p>Login to your account at www.card.com or via the CARD.com mobile application to update your Privacy Settings.</p> <p>Please note: 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>
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Questions?	Call us at 1-888-345-4520, or write us at CARD.com, P.O. Box 543000, Omaha, NE 68154
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Who we are	
Who is providing this notice?	Central Bank of Kansas City
What we do	
How does Central Bank of Kansas City 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 Central Bank of Kansas City collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ pay your bills or deposit or withdraw money ▪ use your debit card <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"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</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"> ▪ <i>Central Bank of Kansas City does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include online payment companies, direct marketing companies and prepaid card providers.</i>
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"> ▪ <i>Central Bank of Kansas City may partner with certain non-affiliated financial companies to offer financial products and services to you.</i>
Other important information	
<p>Special Notice for Residents of Certain States:</p> <p>Residents of California and Vermont: In accordance with state law, we will not share your personal information with nonaffiliates except as permitted by law, including, for example, for our own marketing purposes, for everyday business purposes, such as servicing your account, or with your consent.</p> <p>Residents of Nevada: You are being provided this notice pursuant to Nevada law. If you do not want to receive marketing calls from us, you may be placed on our internal Do Not Call list by calling (866) 345-4520, or by writing to CARD.com, P.O. Box 124, Dell Rapids, SD 57022. For more information, contact us at (866) 345-4520. You also may contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101, telephone number 702-486-3132, or email BCPINFO@ag.state.nv.us.</p>	