



Disclosures

For Client's Records

The Bank of Missouri Privacy Disclosure Statement

Privacy Policy Notice

Our customers' trust is our most valuable asset. That is why protecting your privacy is important to The Bank of Missouri and its employees. We want you to understand what information we collect and how we use it. In order to provide our customers and community with financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. Our policy serves as a standard for all Bank of Missouri employees for the collection, use, retention, and security of nonpublic personal information concerning our customers who obtain a financial product or service from us that is to be used primarily for personal, family, or household purposes or for your legal representative. If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

Information We May Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency or any third party that would include a credit bureau

"Non public personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you.

Information We Disclose

We may disclose or share with our family of companies any customer information that is considered to be transaction and experience information, including nonpublic, personal information. We may disclose other information to our mortgage subsidiary and as required under the Fair Credit Reporting Act those applicants will be given the option to opt out. We do not sell or share customer information to unrelated third parties for the third parties to use for their own purposes.

We do share information with companies that work for us. These companies are acting on our behalf when they provide these services and are obligated by contract to maintain the information they receive in a confidential manner. We are permitted under law to disclose personal information about you to nonaffiliated third parties in certain circumstances:

- As necessary to effect, administer or enforce a transaction requested or authorized by the customer, or in connection with servicing or processing a financial product or service requested or authorized by the customer
- For required information risk control or for resolving customer disputes or inquiries
- To consumer reporting agencies as permitted under the Fair Credit Reporting Act, or from a consumer report reported by a consumer reporting agency
- To comply with federal, state, or local laws, and other applicable legal requirements
- To comply with a properly authorized civil, criminal, or regulatory investigation, or subpoena or summons by federal, state or local authorities

Our Security Procedures

We restrict access to your nonpublic personal information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. We also request that companies that we do business with abide by our privacy policy to maintain confidentiality of customer information.

The Bank of Missouri does not sell customer information. We share information, as described above, only when required by the government or when necessary to better service or manage your account with us.

Mutual Fund Disclosure

Some mutual funds in which The Bank of Missouri invests on your behalf might pay what are commonly called 12(b)-1 fee as an incentive to invest in their funds. To ensure that The Bank of Missouri's investment decisions are made solely in your best interest and are not influenced by the potential receipt of the 12(b)-1 fee, the same criteria used to select non- 12b-1 funds will be used. This includes but not limited to review of historical performance comparison to similar mutual funds, management and expense ratios and rating of the mutual fund. The investment in a fund that pays a 12b-1 fee must be an appropriate investment for the account and in the best interest of the account beneficiary(ies). A 12b-1 mutual fund must comply with the Prudent Investor or Prudent Man Rule. Because they are investments, mutual fund accounts are not insured.

Soft Dollar Disclosure

The Securities and Exchange Act of 1934 allows a fiduciary to consider the ability to obtain investment research and trade execution in evaluating the cost of brokerage services. Section 28(e) provides safe harbor provisions for a money manager to receive trade execution and investment research services from a broker/dealer in exchange for brokerage commissions. In determining a broker/dealer, The Bank of Missouri will chose a broker who will provide the best execution in terms of a favorable price, prompt and accurate execution of orders. The Bank of Missouri will receive "soft dollar" credits based on brokerage commissions under the following conditions (1) not prohibited by governing account instrument and (2) comply with SEC's safe harbor requirements. The Bank of Missouri will use its "soft dollar" credits for investment research/products that will benefit all accounts.

Money Market Disclosure

The Investments & Retirement Planning division has The Bank of Missouri's managed money market fund available for investment of the cash equivalent portion of your account. This fund is indexed to the 90-day Treasury bill and therefore yields a higher rate of return than many money markets available. This is the fund we typically recommend and utilize for our accounts. Investment in this fund will be made under the following terms and conditions:

- a. No individual account will be invested in excess of \$99,000, for retirement plans and IRA accounts no account will be invested in excess of \$245,000. The excess (if any) remaining will be invested in an uninsured money market chosen by our investment officers.
- b. All individual accounts will be insured up to \$100,000 by the FDIC.

It should be noted that The Bank of Missouri can and will derive the benefit of an increased level of deposits as a result of this policy.