

CNB St. Louis Bank

PRIVACY STATEMENT

Rev. October 2020

| FACTS | | |
|--|--|---------------------------------------|
| WHAT DOES CNB ST. LOUIS BANK 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 [payment history] • [credit history] and [credit scores] | |
| 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 CNB St. Louis Bank chooses to share; and whether you can limit this sharing. | |
| | Reasons we can share your personal information | Does CNB St. Louis Bank share? |
| | 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 |
| | For our marketing purposes --to offer our products and services to you | YES |
| | For joint marketing with other financial companies | YES |
| | For our affiliates' everyday business purposes -- information about your transactions and experiences | NO |
| | For our affiliates' everyday business purposes -- information about your credit worthiness | NO |
| | For affiliates to market to you | NO |
| | For nonaffiliates to market to you | YES |
| | Can you limit this sharing? | NO |
| | | NO |
| | | NO |
| | | We do not share |
| | | We do not share |
| | | We do not share |
| | | YES |
| To limit our sharing | <p>Mail the form below</p> <p>Please note:</p> <p>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> | |
| Questions | Call 314-645-0666 or go to www.cnbstl.com | |

Mail-in Form

Leave Blank
OR
[if you have a joint account, your choice(s) will apply to everyone on your account unless you mark below
 Apply my choices only to me]

Note: This will be applied to all accounts.

Mark any/all you want to limit: Oct2020

Do not share information with other financial companies to market to me.

Do not share my personal information with nonaffiliates to market their products and services to me

| |
|------------------|
| Name |
| Address |
| |
| City, State, Zip |
| Account(s) # |

Mail to:
CNB St. Louis Bank
Attn: Compliance Dept.
7305 Manchester Rd.
Maplewood, MO 63143

Who we are

Who is providing this notice? CNB St. Louis Bank

What we do

How does CNB St. Louis 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.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does CNB St. Louis Bank collect my personal information?

We collect your personal information, for example when you

- Open an account or apply for a loan
- Use your debit or credit card
- Provide employment information
- Give us your contact information

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

- Sharing for affiliates' everyday business purposes - information about your credit worthiness
- 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *CNB St. Louis Bank does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Nonaffiliates we share with can include companies such as mortgage companies, insurance companies, direct marketing companies and non profit organizations*

Joint Marketing

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

- *Our joint marketing partners include other companies that offer financial services*