

FACTS**WHAT DOES BANK OF ORRICK DO WITH YOUR PERSONAL INFORMATION FOR THE ATLAS PROGRAM?****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 payment history
- Credit history

When you are no longer 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 Bank of Orrick chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Bank of Orrick share? | Can you limit this sharing? |
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| 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 | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes —information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes —information about your creditworthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | Yes | Yes |

To limit our sharing

To limit the sharing of your personal information, contact us using one of the following methods:
Call 888-354-1532
Contact us via email at info@atlaspersonalfinance.com

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 contact us at any time to limit our sharing.

Questions?

Call us at 888-354-1532 or visit us at www.atlaspersonalfinance.com.

Who we are

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| Who is providing this notice? | Bank of Orrick |
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What we do

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| How does Bank of Orrick 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. |
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| How does Bank of Orrick collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • give us your contact information or open an account • use your credit or debit card or apply for a loan • give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
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| 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> |
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| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |
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Definitions

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| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Our affiliates include Northeast Kansas Insurance Agency and Kendall Bank.</i></p> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Non-affiliates we can share with include mortgage companies, insurance companies, direct marketing companies, nonprofit organizations, and third-party service providers.</i></p> |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Our joint marketing partners include financial services providers.</i></p> |

Other important information

Special Note to State Residents: You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

For California Residents: In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law: for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

For helpful information about identity theft, visit the Federal Trade Commission's consumer website at <http://www.ftc.gov/idtheft>.