

## Privacy Policy & Opt-Out Notice

Account Issued by: The Bank of Missouri

Serviced by: First Phase Visa

### FACTS

#### WHAT DOES THE BANK OF MISSOURI DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR ACCOUNT SERVICED BY FIRST PHASE VISA?

#### 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 transaction history
- 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 The Bank of Missouri chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Bank of Missouri share?*	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We do not share
<b>For non-affiliates to market to you</b>	Yes	Yes

#### To limit our sharing

- Call 1- 877-726-5055 – our menu will prompt you through your choice(s)

**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 1-877-726-5055

## Who we are

### Who is providing this notice?

First Phase Visa (Servicer) on behalf of The Bank of Missouri (Issuer)

## What we do

### How does The Bank of Missouri 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.

Also we only allow employees, authorized service providers and other parties as required or permitted by law to access your account.

### How does The Bank of Missouri collect my personal information?

We collect your personal information, for example, when you

- open an account or give us your contact information
- pay your bills or apply for a loan
- use your credit or debit card

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 creditworthiness
- 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. See below for more on your rights under state law.

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

Your choices will apply to everyone on the account.

## Definitions

### Affiliates

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

- *The Bank of Missouri does not share with its affiliates*

### Non-affiliates

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

- *Non-affiliates we share with can include other financial companies and non-financial companies such as retailers, marketing companies and service providers.*

### Joint marketing

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

- *Our joint marketing partners include companies such as other financial companies and financial service providers.*

## Other important information

CA Residents: We will not disclose information about you to other financial service providers with which we have joint marketing agreements, other than as required or permitted by law, unless you authorize us to do so.

CA, ND, and VT residents: To the extent that related state law applies, we will not disclose information about you to anyone other than our affiliates without your express authorization except as required or permitted by law