

STATEMENT OF PRIVACY INFORMATION PRACTICES

Southwest Missouri Bank recognizes the privacy expectations of our customers. We are strongly committed to maintaining the privacy of your personal information. This policy recognizes the banks' responsibilities for maintaining a high level of confidentiality and protecting customer privacy with its responsibilities of providing accurate and reliable information regarding its customers' accounts. The following discloses our information gathering and dissemination practices.

Privacy practices are reviewed from time to time to ensure compliance with applicable laws and regulations and to maintaining the adequacy of such practices.

We collect nonpublic personal information about customers from the following sources: information received from application or other forms required by the bank, information about transactions conducted with us, and information we receive from a consumer reporting agency. We collect, retain and use this information about an individual customer only when we reasonably believe that it will be useful and allowed by law, to administer the Banks' business and to provide products, services, and other opportunities to our customer.

We have established procedures to insure customers' financial information is accurate, current and complete with reasonable commercial standards. We welcome customer inquiries and promptly respond to requests to correct inaccurate information. Employee access to personally identifiable information is limited to those having a business reason for knowing such information. We educate our employees as to the importance of confidentiality and customer privacy. We guard against inappropriate security standards and procedures regarding access to customer information. Appropriate steps will be taken to enforce employee privacy responsibilities. We will not reveal specific information about your accounts or other personal identification to unaffiliated third parties for their independent use, except for exchange of information with reputable reporting agencies, or in the performance of bona fide corporate due diligence, unless:

- The information is provided to help complete a customer-initiated transaction;
- The customer requests it;
- The disclosure is required by law, such as through a Court subpoena, or investigation of activity by an agency of appropriate jurisdiction.

We do not provide nonpublic personal information to unaffiliated third parties for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies.

Sometimes it is necessary to provide personally identifiable information about you to an unaffiliated third party, such as to a vendor or service company that we hire to provide support or services for one or more of our products. These vendors and service companies agree to safeguard our confidential information about you and your products and services with us and must abide by applicable law.

The Statement of Privacy Information Practices is available to customers at each Southwest Missouri Bank location, by calling 417-359-1000 or 1-800-943-8488 or e-mailing a request for a copy.

We appreciate your business and thank you for choosing SMB as your financial institution.