

# Southern BANK

## FACTS

### WHAT DOES SOUTHERN 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 type 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 or Loss History
- Account Balances and Payment History
- Credit History and Overdraft 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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Southern Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Southern Bank 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	NO	WE DON'T SHARE
<b>For joint marketing with other financial companies</b>	NO	WE DON'T SHARE
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	NO	WE DON'T SHARE
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	NO	WE DON'T SHARE
<b>For nonaffiliates to market to you</b>	NO	WE DON'T SHARE

#### Questions?

Call **573-778-1800**, your local branch or go to [www.bankwithsouthern.com](http://www.bankwithsouthern.com).

**Who we are**

Who is providing this Notice?	Southern Bank, 531 Vine Street, Poplar Bluff, MO 63902
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**What we do**

How does Southern Bank protect my personal information?	<p>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.</p> <p>We restrict access by user controls, physical, electronic and procedural safeguards that comply with federal standards.</p>
How does Southern Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Show your driver's license or provide employment information</li> <li>• Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

**Definitions**

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Southern Bank has no affiliates.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include mortgage companies, insurance companies, collection agencies, credit bureaus and product service providers.</i></li> </ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Southern Bank doesn't jointly market.</i></li> </ul>