

**FACTS****WHAT DOES NBKC 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:

- 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 NBKC Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NBKC 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	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- Visit us online: <https://www.nbkc.com/information-sharing-opt-out>

**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 (888) 905-2165 or go to [www.nbkc.com](http://www.nbkc.com)

## What we do

<b>How does NBKC Bank protect my personal information?</b>	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.
<b>How does NBKC Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● open an account or deposit money</li> <li>● pay your bills or apply for a loan</li> <li>● use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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. See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account – unless you tell us otherwise.

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>Our affiliates include companies with a NBKC Bank name.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>Nonaffiliates we share with can include companies, such as direct marketing companies, insurance companies, non-profit organizations and mortgage companies.</i></li> </ul>
<b>Joint marketing</b>	<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>Our joint marketing partners include companies, such as real estate service providers and credit card companies.</i></li> </ul>

## Other important information

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, including, for example with your consent or to service your account. We will limit sharing among our companies to the extent required by California law. Please see the separate notice you are receiving entitled California Consumer Privacy Act for a full description of your rights.

**For Vermont residents:** In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

If you are a California Consumer, as such term is used in the California Consumer Privacy Act (“CCPA”), you have certain rights to make requests relating to personal information we collect about you. This California Consumer Privacy Notice for California Residents applies solely to those who reside in the State of California (“consumers” or “you”).

Find our complete nbkc Privacy Policy and other relevant disclosures at [nbkc.com/disclosures](https://nbkc.com/disclosures)

Under California law, California Consumers have the following rights with respect to their personal information:

### Your Rights

<b>Notice</b>	You have the right to be notified of what categories of personal information will be collected at or before the point of collection and the purposes for which they will be used and shared.
<b>Access</b>	<p>You have the right to request information on the categories of personal information that we have collected in the previous twelve (12) months, including:</p> <ul style="list-style-type: none"> <li>• the types of sources from which the personal information was collected,</li> <li>• the specific pieces of personal information we have collected about you, and</li> <li>• the business purposes for which such personal information is collected and shared.</li> </ul> <p>You also have the right to request information of the categories of personal information which were disclosed for business purposes, and the categories of third parties for the twelve (12) months preceding your request for your personal information. The law prohibits us from any form of discrimination as a result of your request(s) for information.</p>
<b>Data Portability</b>	You have the right to receive the personal information you have previously provided to us.
<b>Deletion</b>	You have the right to request deletion of data. We collect and retain only the information that we need to meet legal and regulatory requirements, maintain your accounts and serve your financial needs. As a result, we may not be able to delete information due to a legal or operational need to retain it.

**How to exercise your rights.** If you choose to exercise the rights described above, please contact us at the information provide below:

- Call (888) 905-2165
- Visit us online: [nbkc.com/ccpa-opt-out](https://nbkc.com/ccpa-opt-out)

If you exercise your rights, we will use commercially reasonable methods for verifying your identity information and prevent the release of information to unauthorized parties, prior to releasing any information. All requests for exercising your rights must specify CCPA and include your full name, email address, and phone number. We may request additional information to verify your identity.