

**FACTS**

**WHAT DOES RCB 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 account balances  
 - Payment history and transaction history  
 - Assets and retirement assets

**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 RCB Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RCB 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	Yes
<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	Yes	No
<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>	Yes	Yes

**To limit our sharing**

- Call toll-free (855) 226-5722 - our menu will prompt you through your choice(s)
- Mail the form below

**Please note:**  
 If you are a *new* customer, we can begin sharing your information 30 days from the date we provided or 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 toll-free (855) 226-5722 or go to [www.RCBbank.com](http://www.RCBbank.com)

**Mail-in Form**

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

**Mark any/all you want to limit:**  
 Do not share my personal information with nonaffiliates to market their products and services to me.  
 Do not share my personal information to market to me.

<input type="checkbox"/> Apply my choice(s) only to me	<b>Name</b>	
	<b>Address</b>	
	<b>City, State, Zip</b>	
	<b>Last Four Digits of SSN</b>	

**Mail to:** RCB Bank  
 Attention: Deposit Operations  
 PO Box 189  
 Claremore, OK 74018-0189

What we do	
How does RCB Bank 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.
How does RCB Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>- Open an account or give us your income information</li> <li>- Apply for financing or make a wire transfer</li> <li>- Show your driver's license</li> </ul> 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 <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> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- <i>Our affiliates include companies with a RCB Bank name.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- <i>Nonaffiliates we share with can include financial service providers, such as insurance companies, securities broker-dealers, check printing and data processing, companies that provide services for us, and Credit Bureaus</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>- <i>RCB Bank does not jointly market.</i></li> </ul>