


THE BAXTER STATE BANK
1401 MILITARY AVENUE; PO BOX 71
BAXTER SPRINGS KS 66713

FACTS	WHAT DOES THE BAXTER STATE BANK DO WITH YOUR PERSONAL INFORMATION?				
Why?	<p>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.</p>				
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>				
How?	<p>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 Baxter State Bank chooses to share; and whether you can limit this sharing.</p>				
	Reasons we can share your personal information		Does The Baxter State Bank share?		Can you limit this sharing?
	For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes		No
	For our marketing purposes—to offer our products and services to you		No		We Don't Share
	For joint marketing with other financial companies		Yes		No
	For our affiliates' everyday business purposes—information about your transactions and experiences		No		We Don't Share
	For our affiliates' everyday business purposes—information about your creditworthiness		No		We Don't Share
	For nonaffiliates to market to you		No		We Don't Share
Questions?	Call 620-856-2323 or go to www.baxterstatebank.com				

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Who we are	
Who is providing this notice?	This notice is being provided by The Baxter State Bank
What we do	
How does The Baxter State 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 The Baxter State Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your debit card <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"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <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"> ■ <i>Baxter Bancshares, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>The Baxter State Bank does not share with non-affiliates so they can market to you except through Formal Joint Marketing Agreements.</i>
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"> ■ <i>The Baxter State Bank currently has a "Joint Marketing Agreement" with IMAC, for Bank Club Account products and services.</i>
Other important information	