

<b>FACTS</b>	<b>WHAT DOES CENTRAL BANCOMPANY DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li><input type="checkbox"/> Social Security number and income</li> <li><input type="checkbox"/> account balances and payment history</li> <li><input type="checkbox"/> credit history and transaction history</li> </ul>
<b>How?</b>	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 Central Bancompany chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does Central Bancompany 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	No
<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 our nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	Detach and mail the form below to the address listed. <b>Please note:</b> 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.
-----------------------------	--

<b>Questions?</b>	Visit: <a href="http://www.centralbank.net">www.centralbank.net</a> or <a href="http://www.bankcentral.net">www.bankcentral.net</a> (Colorado Customers Only) and click "Customer Service"
-------------------	--

**Detach and mail form below to:**

The Central Trust Bank  
 PO Box 8300  
 Jefferson City, MO 65102

<b>Mail-in Form</b>	
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.  <input type="checkbox"/> Apply my choices only to me.	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliate for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.
Name	
Address	
City, State, Zip	
Last 4 digits of SSN	

<b>Who we are</b>		
<b>Who is providing this notice?</b>	Central Bancompany and its affiliates (please see below for List of Affiliates)	
<b>What we do</b>		
<b>How does Central Bancompany 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 Central Bancompany 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.</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 advise us otherwise.	
<b>Definitions</b>		
<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 who are members of Central Bancompany; financial companies such as trust, credit card and insurance.</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>Central Bancompany does not share with nonaffiliates so they can market to you.</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 that provide marketing services on our behalf and other financial institutions with which we have joint marketing agreements.</i></li> </ul>	
<b>List of Affiliates</b>		
Bank Central	Central Bank of Sedalia	Central Mortgage Company
Central Bank of Audrain County	Central Bank of St. Louis	Central Trust Company
Central Bank of Boone County	Central Bank of the Midwest	HSA Central
Central Bank of Branson	Central Bank of the Ozarks	Jefferson Bank of Missouri
Central Bank of Lake of the Ozarks	Central Bank of Warrensburg	Mortgage Central
Central Bank of Moberly	Central Investment Advisors	Online Central
Central Bank of Oklahoma	Central Mortgage	The Central Trust Bank