

# Bloomsdale Bank

## Homeownership Counseling Disclosure

Federal regulations require us to notify you of the availability of homeowner counseling. See below for information on finding a homeowner counselor:

Housing counselors throughout the country can provide advice on buying a home, renting, defaults, foreclosures, and credit issues. Using the link below, you can find one near you. The counseling agencies on these lists are approved by the U.S. Department of Housing and Urban Development (HUD) and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. These lists will show you several approved agencies in your area. There is also a list of nationwide HUD-approved counseling intermediaries.

You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: <http://consumerfinance.gov/mortgagehelp> or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at [http://portal.hud.gov/hudportal/HUD?src=/ohc\\_nint](http://portal.hud.gov/hudportal/HUD?src=/ohc_nint)

## **Important Information about Procedures For Opening a New Loan**

To help the government fight the funding of terrorism and money laundering activities, **Federal law requires** all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including loans.

What this means for you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to copy your driver's license or other identifying documents.

At the time you submit your loan application to us, please provide your driver's license or other photo identification for us to copy. If submitting the application by mail, we can verify your identification at the time of loan closing. Because of **federal laws**, we cannot close your loan until all applicants have provided identification to a representative of Bloomsdale Bank.

Note to existing customers: Even though you may have previous loans or other accounts with Bloomsdale Bank, we are still required to obtain your identification to place in the loan file. Unfortunately, our federal regulators don't know you as we do and will be looking for a copy of your ID when they examine our loan files. We apologize for any inconvenience these changes may cause and we truly appreciate your cooperation in complying with the new regulations and helping in the fight against terrorism and money laundering.

## WHAT DOES BLOOMSDALE BANK DO WITH YOUR PERSONAL INFORMATION?

Rev. 4-1-16

**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 what 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

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

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

**Questions?** Call (573) 483-2514 or go to [www.bloomsdalebank.com](http://www.bloomsdalebank.com)

## Who we are

Who is providing this notice?

Bloomsdale Bank

## What we do

How does Bloomsdale 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 Bloomsdale Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *"Bloomsdale Bank is affiliated with Peoples Community Bancorp."*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *"Bloomsdale Bank does not share with nonaffiliates so they can market to you."*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *"Bloomsdale Bank Doesn't jointly market."*

**Other important information**

# **Bloomsdale Bank**

55 Mill Hill Road, P.O. Box 100, Bloomsdale, MO 63627

## **Right to Request Specific Reasons for Credit Denial Disclosure**

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact your loan officer within 60 days from the date you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is ***FDIC Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106***