

## **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.



## FACTS

### WHAT DOES BLOOMSDALE 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

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	No	N/A
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	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

**STATEMENT OF THE MAPR  
(MILITARY ANNUAL PERCENTAGE RATE)**

**Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependents may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).**