## FACTS WHAT DOES BANK OF LABOR 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 that 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 Bank of Labor chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Labor 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	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
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 913-321-4242 or go to www.bankoflabor.com/www.brotherhoodbank.com

my personal information?These measures include computer safeguards and secured files and buildings.How does Bank of Labor 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 We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.Why can't I limit this 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 •Sharing for nonaffiliates to market to you •Sharing for nonaffiliates to market to you state laws and individual companies may give you additional rights to limit sharing.DefinitionsCompanies related by common ownership or control. They can be financial and nonfinancial companies. •Our affiliate is the International Brotherhood of Boilermakers. Companies not related by common ownership or control. They can be financial or nonfinancial companies. •Bank of Labor does not share with nonaffiliates so they can market to youJoint MarketingAfrimal greement between nonaffliated financial companies that ogether market financial products or services to you. •Our joint marketing partners include companies that provide	Page 2	
Who is providing this notice?Bank of Labor Brotherhood Bank & Trust, a Division of Bank of LaborWhat we doHow does Bank of Labor 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 Bank of Labor 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 We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.Why can't I limit this sharing?Federal law gives you the right to limit only • Sharing for anfiliates' everyday business purposes - informatio about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you • Sharing for nonaffiliates to market to you • Sharing for nonaffiliates is the liternational Brotherhood of Boilermakers.DefinitionsCompanies not related by common ownership or control. They can be financial and nonfinancial companies. • Our offiliate is the International Brotherhood of Boilermakers. • Our applies not related by common ownership or control. They can be financial or nonfinancial companies. • Bank of Labor does not share with nonaffiliates so they can market to you • Our joint market to you • Our joint market financial products or services to you. • Our joint market financial products or services to you. • Our joint market financial products or services to you. • Our joint market financial products or services to you. • Our joint market financial products or services to you. • Our joi	Who we are	
How does Bank of Labor 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 Bank of Labor 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 We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.Why can't I limit this sharing?Federal law gives you the right to limit only • Sharing for anolitilates to market to you • Sharing for nonaffiliates to market to you • Sharing for nonaffiliates to warket to you • Sharing for nonaffiliates is may give you additional rights to limit sharing.DefinitionsCompanies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates is the International Brotherhood of Boilermakers. • Our affiliate is the International Brotherhood of Boilermakers. • Bank of Labor does not share with nonaffiliates so they can market to youJoint MarketingA formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include companies that provide marketing services on our behalf and financial services companie		
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How does Bank of Labor collect my personal information?• Open an account or Deposit money • Pay your bills or Apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.Why can't I limit this 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 • Sharing for nonaffiliates to market to you • State laws and individual companies may give you additional rights to limit sharing.DefinitionsCompanies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliate is the International Brotherhood of Boilermakers. • Our affiliate is the International companies. • Bank of Labor does not share with nonaffiliates so they can market to you • Our joint marketing partners include companies that provide marketing services on our behalf and financial services companie		and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files
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credit bureaus, affiliates, or other companies.Why can't I limit this sharing?Why can't I limit this sharing?PefinitionsAffiliatesCompanies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliate is the International Brotherhood of Boilermakers.NonaffiliatesJoint MarketingAfrictingAfrictingAfrictingCompanies not related by common ownership or control. They can be financial or nonfinancial companies. • Our affiliate is the International Brotherhood of Boilermakers.Companies not related by common ownership or control. They can be financial or nonfinancial companies. • Our affiliate is the International Brotherhood of Boilermakers.Companies not related by common ownership or control. They can be financial or nonfinancial companies. • Bank of Labor does not share with nonaffiliates so they can market to youAffiliatesJoint MarketingAformal agreement between nonaffliated financial companies that together market financial products or services to you. • Our joint marketing partners include companies that provide marketing services on our behalf and financial services companies		Pay your bills or Apply for a loan
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