



## Important Legal Information About This Website

### Terms and Conditions of Use

Please read these terms and conditions of use carefully before using this website. By using this website, you signify your agreement to these terms of use. If you do not agree to these terms of use, please do not use the site. We reserve the right, at our discretion, to change, modify or remove portions of these terms at any time. Please check these terms periodically for changes.

### No Warranty

Bank of Labor created this website for the convenience of our Internet visitors. The information (including text, graphics and functionality) is presented "AS IS" and "AS AVAILABLE" without express or implied warranties including, but not limited to, implied warranties of non-infringement, merchantability and fitness for a particular purpose. We expressly disclaim any liability for errors and omissions regarding the information and material contained in the website. Due to the nature of the Internet, we cannot guarantee the accuracy or completeness of the information contained in this website or its suitability for any purpose.

### Privacy

This website does not capture information regarding the specific activities of any particular user. It does, however, produce reports that allow us to view activities in anonymous aggregated form. We do not use javascript, cookies, Web bugs, or other active content mechanism to capture information about users.

With respect to this website, there are two options regarding your personal information:

(1) if you wish to contact us about our products or services, then you need to disclose your contact information so that we facilitate your request(s); If you chose to contact us via e-mail, do not include any confidential information, such as account numbers, social security numbers or other information you wish not to disclose. If it is necessary to discuss confidential information, or account information, please only do so by telephone, written correspondence, or visit any of our locations. If you choose to disclose account numbers or confidential information across the Internet we cannot assure you of the privacy or confidentiality of such information. If you choose to communicate with us by e-mail, Bank of Labor cannot be held liable for any possible misuse of this information. Please keep in mind that your e-mail address and any other information your e-mail header shows about you, such as your name or organization, will be revealed to us in the e-mail. We pledge that when you communicate with us via e-mail, we will use your e-mail information only for the specific purpose of responding to your comments or questions. Your e-mail address will not be sold nor shared with others outside the bank unless we are compelled to do so by law.

(2) If you do not wish to contact us about our products or services, then we will have gathered no information about you and you do not need to take further action.

### Security

Our site is protected with a variety of security measures such as change control procedures, passwords and physical access controls. We also employ a variety of other mechanisms to ensure that data you provide is not lost, misused, or altered inappropriately. These controls include data confidentiality policies and regular database backups. However, we have no control over the functionality of the Internet or components making up the Internet.



## Viruses

Because of the increase in the spread of viruses affecting the Internet, we want to alert you about infections from viruses or other malicious software to your system. It is your responsibility to scan any and all downloaded material received from the Internet. We are not responsible or liable for any damage caused by such hazard.

## Linked Sites

This website may provide you with links to other websites for your convenience in locating related information and services. We do not maintain control over these websites, the organizations that maintain these websites, or the information, products or services these organizations provide. Although we believe that the information from these organizations is reliable, we cannot guarantee their accuracy or completeness.

Accordingly, we expressly disclaim any responsibility for the content of these websites, the accuracy of the information on these websites, the security of these websites, or the quality of products or services provided by the organizations that maintain them. We do not recommend or endorse these organizations or their products or services in any way.

## Limitation of Liability

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If you have questions about this security and privacy statement, the practices of this website, or your dealings with Bank of Labor, you can contact us using any of the communications channels listed below:

- Sending regular U.S. Postal Service mail to:
  - Bank of Labor
  - 756 Minnesota Ave., Kansas City, KS 66101
- Calling (855) 245-2267 during regular business hours.
- Faxing (913) 288-3240 any time of day or night.