

FACTS**WHAT DOES MUTUAL OF OMAHA 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: <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and payment history ■ Credit history and credit scores
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 reason Mutual of Omaha Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mutual of Omaha Bank 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call us at 1-866-351-5646 ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 1(866) 351-5646 or visit www.mutualofomahabank.com
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Mail-in Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me</p>	
	Name	
	Street Address	
	City	
	State, Zip	
		<p>Mail to:</p> <p>Mutual of Omaha Bank Privacy BAZ-04042 P.O. Box 64084 Phoenix, AZ 85082-4084</p>

Who we are	
Who is providing this notice?	Mutual of Omaha Bank
What we do	
How does Mutual of Omaha 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 Mutual of Omaha Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ 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 all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ 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. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account, unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include insurance and other financial services companies.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Mutual of Omaha Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing companies include credit card providers.</i>
Other important information	
<p>You may have other privacy protections under state law. We will comply with applicable state laws with regard to the disclosure of your personal information.</p> <p>For Nevada residents: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by contacting us at: Mutual of Omaha Bank, 1299 Farnam Street, Suite 1400 Omaha, NE 68102 Attention: Bank Compliance; Phone: 1.866.351.5646; email: webmasterbank@mutualofomahabank.com. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E Washington St., Ste 3900, Las Vegas, NV 89101; Phone: 702.486.3132; email: BCPINFO@ag.state.nv.us.</p>	