

FACTS
**WHAT DOES BLUE RIDGE BANK AND TRUST CO.
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 transaction history
- credit history and assets

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 Blue Ridge Bank and Trust Co. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Blue Ridge Bank and Trust Co. 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	Yes
For joint marketing with our financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	No	No - we don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	No - we don't share
For our affiliates to market to you	No	No - we don't share
For nonaffiliates to marketing to you	Yes	Yes

To limit our sharing

Call (816) 795-9933 or mail the **form** below

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call (816) 795-9933

Mail-in Form

Mark any/all you want to limit:

- Do not share my personal information to market to me.
- Do not share my personal information with other financial institutions to jointly market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Phone #

Mail to:

Blue Ridge Bank and Trust Co.
Attn: Accounting
651 NE Woods Chapel Rd
Lee's Summit, MO 64064

What we do

How does Blue Ridge Bank and Trust Co. 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. We restrict access to non-public information about you to those employees who need to know that information to provide products or services to you.
How does Blue Ridge Bank and Trust Co. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • enter into an investment advisory contract • show your government-issued ID • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Blue Ridge Bank and Trust Co. has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include financial institutions and direct marketing companies.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include credit card companies.

Website Privacy Statement – Specific to Internet Usage

When someone visits the Bank's website, our goal is to provide the same level of protection for their information as we have indicated above.

COLLECTION AND USE OF TECHNICAL INFORMATION ABOUT INTERNET CONNECTIONS

Blue Ridge Bank and Trust Co. and its web hosting company acting as Blue Ridge Bank and Trust Co.'s agent will collect and store technical information about your visit to our website. We use this information for statistical purposes to make our site more accessible to visitors, and the information we collect is not provided to any other third party. Specifically, we may record:

- The type of web browsing software and operating system you are using to view our site
- The date and time you access our site
- The pages you visit on our site
- The amount of time spent on the site
- The IP (Internet Protocol) address, which is a numeric address given to servers connected to the internet

Some parts of the Blue Ridge Bank and Trust website may use a "cookie," which is a file placed on your computer hard drive. It allows the Blue Ridge Bank and Trust web server to log the pages you use in the Blue Ridge Bank and Trust site and also to determine if you have visited the site before. The server uses this information to provide certain features during your visit to the website. You can set your browser to warn you when placement of a cookie is requested and to decide whether to accept it. By rejecting a cookie, some of the features available on the site may not function properly.

ACCESS TO YOUR ACCOUNT INFORMATION

Access to your account information using NetTeller Online Banking is protected using Customer ID, password, and 128-bit encryption technology. You must apply for this product and become registered with Blue Ridge Bank and Trust Co. for authentication purposes. For more information, please call your local branch or any Financial Services Representative at 816-358-5000 between 9 am and 5 pm and we'll set up your user ID and password.

LINKS

We will link to other internet sites as a convenience to you, our customer. Blue Ridge Bank and Trust Co. will only link to sites that uphold our corporate standards. However, we are not responsible for the content of those sites, nor their policies for the collection of customer information.

WEBSITE SECURITY

Blue Ridge Bank and Trust Co. has implemented technology to help ensure that any sensitive personal information you provide us or any account information you receive online is handled in a safe and secure manner. Special secure-connection hardware and software are in place to help ensure the security of online communication of your information.

Additionally, we have implemented procedures to provide assurance that only authorized Blue Ridge Bank and Trust Co. employees may view the information you share with us. This is accomplished by limiting access to that information (via access capability and password control) to only those employees having a legitimate business purpose for viewing or responding to your information or inquiries.

Blue Ridge Bank and Trust Co. employees are governed by a strict code of conduct, which includes the importance of our customers' rights and expectations of privacy. Information is shared strictly on a "need to know" basis, and only with those who have a valid right to that information. Our employees are educated as to the importance of this issue, and disciplinary measures are used to enforce it.

WEBSITE PRIVACY

Our website includes sections that are public (not password protected) as well as areas that are password protected (for example, individual customer banking areas or records).

Unlike the personal information that you provide and view with respect to your personal banking relationship, all of the information we may gather in the public areas of our website is technical. We use this information to determine which parts of our website are most popular, how people access our site, how we can improve the content of our web pages, and how we can improve service to our customers.

In addition, included in the Blue Ridge Bank and Trust Co. website is the capability for you to correspond with us. This correspondence, via e-mail, may be for asking general questions, requesting literature, or responding to bank promotions. These activities may include sharing some personal information about you with Blue Ridge Bank and Trust Co. We collect the e-mail addresses of those who correspond with us via e-mail.

If you have provided personal identifying information via e-mail (such as name and address), the information will only be used to communicate with you to handle your request. It is not sold or transferred to third parties unless required to do so by law. We want to be very clear: we will not obtain personal identifying information about you when you visit our site, unless you choose to provide such information to us.

If you send email to us, please remember that email is not secure against interception. If your email contains information that is very sensitive or includes personal information such as account numbers, charge card numbers or Social Security numbers, you may want to send this information via postal mail to:

Blue Ridge Bank and Trust Co.
4240 Blue Ridge Blvd., Suite 100
Kansas City, MO 64133-1700

PROTECTING OUR CHILDREN

We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with the online industry and parents.

We will not collect personally identifiable information from your child. We do not intentionally market to or solicit personal information from children under the age of 13. In the event that we receive personal information from a child whom we know to be under the age of 13, we will only use that information to respond directly to the child or to seek parental consent.

MAINTENANCE OF ACCURATE INFORMATION

We have procedures to help ensure that your financial information is accurate and current. Our goal is to respond to your requests to correct inaccurate information in a timely manner.

Whether or not you are a customer of Blue Ridge Bank and Trust Co., we will collect personal information from you if, and only if, you voluntarily provide that information to us. It is our policy that we will not sell or rent customer information to any unaffiliated third party for marketing purposes.

The Bank reserves the right to change this policy at any time. Questions concerning the privacy of your information at Blue Ridge Bank and Trust Co. should be directed to:

Blue Ridge Bank and Trust Co.
Attention: Security
651 NE Woods Chapel Rd.
Lee's Summit, MO 64064

Telephone (816) 554-6090
Email: security@blueridgebank.net

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