

**U.S. Patriot Act Disclosure  
Identity Theft**

**KCB Bank Protects It's Customers**

It is the policy of KCB Bank to verify customer Identification prior to opening new accounts (Deposit or Credit), maintaining existing accounts or performing transactions. This practice is to protect our customers from identity theft and fraudulent account activity.

**As a result, you will be asked to provide an un-expired government issued photo identification card.**

Note: If you would like further information about Identity Theft Protection, please ask one of our employees for a pamphlet "Protecting Your Good Name." This pamphlet provides tips to avoid becoming an identity theft victim.

*Headquarters: 950 West 92 Highway, Kearney, MO 64060 (816) 628-6050  
Liberty Branch: 110 S Stewart R., Liberty, MO 64068 (816) 781-6051  
Gladstone Branch: 99 NE 72<sup>nd</sup> St, Gladstone, MO 64118 (816) 436-3500  
Bonner Springs Branch: 13100 Kansas Ave, Bonner Springs, KS 66012 (913) 422-8585  
Lee's Summit Loan Production Office: 304 SE Third St, Lee's Summit, MO 64063 (816) 282-9014*

**FACTS****WHAT DOES KCB 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 Payment history
- Income and Credit history
- Account balances 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 KCB Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does KCB 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	YES	NO
<b>For joint marketing with other financial companies</b>	NO	We Don't Share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	We Don't Share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	We Don't Share
<b>For nonaffiliates to market to you</b>	NO	We Don't Share

**Questions?**

Call 816-628-6050 or go to [www.kcbbank.com](http://www.kcbbank.com)

Who we are	
Who is providing this notice?	KCB Bank
What we do	
How does KCB 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 KCB Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account                      or Apply for a loan</li> <li>■ Deposit money                        or Use your credit or debit card</li> <li>■ Pay your bills</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>KCB Bank does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>KCB Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>KCB Bank doesn't jointly market.</i></li> </ul>

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# ESIGN DISCLOSURES AND CONSENT

Federal law requires you receive certain disclosures and information about the products, services or accounts you may receive or access in connection with your relationship with us ("Required Information"). With your consent we can deliver Required Information to you by a) displaying or delivering the Required Information electronically; and b) requesting that you print or download the Required Information and retain it for your records.

This notice contains important information before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

After you have read this INK-it Disclosures and Consent, if you agree to receive Required Information from us electronically, and if you agree to the general use of electronic records and electronic signatures in connection with our relationship, please "SIGN" below.

**Statement of electronic disclosures: KCB Bank**  
**950 West 92 Highway**  
**Kearney, MO 64060**

If you consent to electronic disclosures, that consent applies to all Required Information we give you or receive from you in connection with our relationship and the associated notices, disclosures, and other documents.

You agree to print out or download Required Information when we advise you to do so and keep it for your records. If you are unable to print or download any Required Information, you may call us and request pager copies. If you need to update your e-mail address or other contact information with us, you may do so by calling us and requesting necessary updates.

Your consent does not mean that we must provide the Required Information electronically. We may at our option deliver Required Information on paper. We may also require that certain communications from you be delivered to us on paper at a specified address.

## **Required Software/Hardware**

Hardware and software minimum requirements to access and store the electronic information:

- Hardware/Devices: iOS; Android; Windows
- Operating System: Windows XP, Vista, 7, 8, 8.1; Mac OS X
- Browsers: Internet Explorer 8, 9, 10, 11; Chrome; Firefox; Safari (MacOS); Opera (Note: Cookies must be enabled)
- Software: Adobe Acrobat or similar software to view PDF files

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If you do not have the required software and/or hardware, or if you do not wish to use electronic records and signatures for any other reason, you can request paper copies of the Required Information to be sent to you by calling us.

If you would prefer to receive paper copies free of charge after consenting to receive electronic disclosures and submitting your online application, please email us at: [betterbanking@kccb.com](mailto:betterbanking@kccb.com) or contact us by phone at 816-628-6050. Because we may provide certain disclosures to you immediately after submitting your online application, you will not be able to withdraw your consent to receive those disclosures electronically. However, you may withdraw your consent to receive future disclosures electronically at any time and at no cost to you by emailing us or contacting us by phone as described above. Such withdrawal will not affect the legal validity of the disclosures already given.

### **Withdrawing Consent**

If you would like to withdraw your consent to receive future documents electronically and would prefer paper copies, please call us. If you withdraw your consent to receive documents electronically, the electronic service you are using will become unavailable to you, and your consent will not affect the validity or enforceability of prior electronic documents you received.

**I have read the information about the use of electronic records, disclosures, notices, and e-mail, and consent to the use of electronic records for the delivery of Required Information in connection with our relationship. I will be able to view this information using my computer and software. I have an account with an internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in place of written documents and handwritten signatures. I am providing the email address that I want used to send me electronic disclosures.**

Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Borrowers email address: \_\_\_\_\_

Co-Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrowers email address: \_\_\_\_\_



P.O. Box 888, Kearney, MO 64060, Phone: 816-628-6050, Fax: 816-628-4681

### CREDIT APPLICATION

<b>TYPE OF CREDIT REQUESTED</b>			<b>FOR CREDITOR USE</b>		
<b>Important:</b> Check the appropriate boxes below and complete the applicable sections. SECURED <input type="checkbox"/> INDIVIDUAL CREDIT – relying on my income or assets UNSECURED <input type="checkbox"/> INDIVIDUAL CREDIT – relying on my income or assets as well as income or assets from other sources <input type="checkbox"/> JOINT CREDIT - we intend to apply for joint credit. <b>Please initial:</b> _____			DATE _____ CLASS NO _____ ACCOUNT NO _____ APPROVED BY _____ DECLINED BY _____		
AMOUNT REQUESTED: \$	FOR HOW LONG:	PAYMENT DATE DESIRED:	WANT TO REPAY: MONTHLY	PROCEEDS OF LOAN TO BE USED FOR:	

#### SECTION A – INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle)					
BIRTHDATE:	TELEPHONE NO:	DRIVER'S LICENSE NO:	SOCIAL SECURITY NO:	NO. DEPENDENTS:	AGES OF DEPENDENTS
ADDRESS (Street, City, State & Zip)			COUNTY	Do you: Own <input type="checkbox"/> Rent <input type="checkbox"/>	HOW LONG
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address)			COUNTY	Do you: Own <input type="checkbox"/> Rent <input type="checkbox"/>	HOW LONG
EMPLOYER: (Company Name & Address)					HOW LONG:
BUSINESS PHONE:	EXT:	POSITION OR TITLE:	SALARY PER MONTH: GROSS: \$                      NET: \$		
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG:
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	TELEPHONE NO. (INCLUDE AREA CODE)		
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding					
SOURCES OF OTHER INCOME					AMOUNT PER MONTH: \$
Is any income listed in this Section likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (explain)			Have you previously received credit from us: <input type="checkbox"/> No <input type="checkbox"/> Yes – When?		

#### SECTION B – JOINT APPLICANT OR OTHER PARTY INFORMATION

COMPLETE ONLY IF: FOR JOINT CREDIT RELYING ON INCOME OR ASSETS FROM OTHER SOURCES, OR APPLICANT IS MARRIED AND RESIDES IN A COMMUNITY PROPERTY STATE

NAME (Last, First, Middle)					
BIRTHDATE:	TELEPHONE NO:	DRIVER'S LICENSE NO:	SOCIAL SECURITY NO:	NO. DEPENDENTS:	AGES OF DEPENDENTS
RELATIONSHIP TO APPLICANT (IF ANY)	PRESENT ADDRESS (Street, City, State & Zip)				HOW LONG
EMPLOYER: (Company Name & Address)					HOW LONG
BUSINESS PHONE:	EXT:	POSITION OR TITLE:	SALARY PER MONTH: GROSS: \$                      NET: \$		
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG:
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding					
SOURCES OF OTHER INCOME					AMOUNT PER MONTH: \$
Is any income listed in this Section likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (explain)			Have you previously received credit from us: <input type="checkbox"/> No <input type="checkbox"/> Yes – When?		

#### SECTION C – MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

APPLICANT	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (Including single, divorced and widowed)
OTHER PARTY	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (Including single, divorced and widowed)

**SECTION D – ASSET & DEBIT INFORMATION**

If section 8 has been completed, this section should be completed giving information about both the Applicant and Joint Applicant or Other Person.  
Please mark Applicant-related information with an "A", if Section B was not completed, only give information about the applicant in this Section.

**ASSETS OWNED (USE SEPARATE SHEET IF NECESSARY)**

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT OT DEBIT?	VALUE
CHECKING ACCOUNT NUMBER(S) <small>(WHERE)</small>			\$
SAVINGS ACCOUNT NUMBER(S) <small>(WHERE)</small>			\$
CERTIFICATE OF DEPOSIT(S) <small>(WHERE)</small>			\$
MARKETABLE SECURITIES <small>(ISSUER, TYPE, NO. OF SHARES)</small>			\$
REAL ESTATE <small>(LOCATION, DATE ACQUIRED)</small>			\$
LIFE INSURANCE <small>(ISSUER, FACE VALUE)</small>			\$
AUTOMOBILES <small>(MAKE, MODEL, YEAR)</small>			\$
OTHER <small>(LIST)</small>			\$
<b>TOTAL ASSETS</b>			\$

**OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)**

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	Rent payment Mortgage		(omit rent) \$	(omit rent) \$	\$
AUTOMOBILES <small>(DESCRIBE)</small>					
<b>TOTAL DEBITS</b>			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance payments?  No  Yes

If yes, to (Name and Address)

Amt. per month \$

Are you a co-maker, endorser, or guarantor on any loan or contract?  No  Yes If yes, for whom?

To whom?

Are there any unsatisfied judgments against you?  No  Yes If yes, to whom owned?

Amount \$

Have you been declared bankrupt in the last 10 years?  No  Yes If yes, where?

Year

**SECTION E – SECURED CREDIT** Complete only if credit is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION

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NAME AND ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY

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IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (IF ANY).

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**SECTION E - NOTICES**

**Notice to All Applicants:** A Consumer Report may be requested in connection with this application for credit or any further update, renewal or extension of such credit. Upon request, you will be informed whether or not a consumer report was requested. If a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished your report.

**SIGNATURES:** I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant's Signature

Date

Other Signature (Where Applicable)

Date