



# CCB Financial Website Privacy Policy

## Introduction

This CCB Financial Website Privacy Policy (“**Privacy Policy**”) applies to your use of, as applicable, websites (individually and collectively, “**Website(s)**”) offered by Country Club Bank, Country Club Trust Company, Tower Wealth Managers, Country Club Financial Services Inc., Country Club Bank - Capital Markets Group, Asset Management Group Inc., Wheatland Advisors, CC Capital Advisors, and The Capital Corporation (individually and collectively, “**Company**,” “**we**,” “**our**,” or “**us**”).

We respect your privacy and are committed to protecting it through our compliance with this Privacy Policy.

This Privacy Policy describes the types of information we may collect from you or that you may provide when you visit any of our Websites and our practices for collecting, using, maintaining, protecting, and disclosing that information. This Privacy Policy applies only to our Websites and does not extend to other websites, including websites owned and controlled by third-party companies to which we have provided links, or to any social media platforms, which are governed by their own terms of use and privacy policies.

### This Privacy Policy applies to information we collect:

- On this Website.
- In email, text, and other electronic messages between you and this Website.
- When you interact with our advertising and applications on third-party websites and services, if those applications or advertising include links to this Privacy Policy.

### It does not apply to information collected by:

- Us offline or through any other means; or
- Any third party, including through any application or content (including advertising) that may link to or be accessible from, or on the Websites.

Please read this Privacy Policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Website. By accessing or using this Website, you agree to this Privacy Policy. This Privacy Policy may change from time to time ([see Changes to Our Privacy Policy](#)). Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the Privacy Policy periodically for updates.

## Privacy Practices With Respect To Our Account Holders

If you have an account with one of us, how we collect, use, share, and protect your account information is governed by our customer [Privacy Notice](#). To the extent that there is a discrepancy between this Privacy Policy and our customer Privacy Notice, the Privacy Notice controls.



## Information We Collect About You and How We Collect It

We collect several types of information from and about users of our Websites, including information:

- By which you may be personally identified, such as name, postal address, e-mail address, telephone number, and other information, that you may choose to send us via our website contact form (“personal information”). We only collect this sort of information if you provide it via email or the website contact form.
- That is about you, but individually does not identify you, such as IP address, internet connection, device and browser type and how you use our Websites (e.g. page visits, time of visits).

### We collect this information:

- Directly from you when you provide it to us.
- Automatically as you navigate through the site. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies. From third parties, for example, for email and display marketing.
- Records and copies of your correspondence (including email addresses), if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Your search queries on the Website, although these cannot be tied back to you personally.

## Information We Collect Through Automatic Data Collection Technologies

As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of the visit to our Website, including traffic data, location data, logs, and other communication data and the resources that are accessed and used on the Website.
- Information about the computer or other device type and internet connection, including the IP address, operating system, and browser type used during the visit to our Website.

We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking).

You may turn off cookies in your various browsers by, for example, browsing in Incognito mode (Chrome) or Private Browsing mode (Safari).

The information we collect automatically is only statistical data and does not include personal information, but we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Website and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Website according to your individual interests.
- Speed up your searches.
- Recognize your computer or device when you return to our Website.

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website.

- **Web Beacons.** Pages of our Websites and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit us, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).
- **Pixels.** Pixels allow cookies, web beacons and other tools to collect information. We sometimes use Facebook pixels on our websites, which provides a better understanding of individuals that visit our websites. Specific information about your Facebook account is not provided to us by Facebook. We may use other non-Facebook pixels too.

## Third-Party Use of Cookies and Other Tracking Technologies

Some content or applications, including advertisements, on the Website are served by third-parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies (alone or in conjunction with web beacons or other tracking technologies) to collect information about you when you use our Website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

You may turn off cookies in your various browsers by, for example, browsing in Incognito mode (Chrome) or Private Browsing mode (Safari).

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. For information about how you can opt out of receiving targeted advertising from many providers, you may visit other sites such as [Network Advertising Initiative](#), which provide tools to help you opt-out of your information being collected online.

(NOTE: By following this link you are leaving our Website).

## How We Use Your Information

We may use information that we collect about you or that you provide to us, including any personal information:

- To present our Website and its contents to you.
- To provide you with information, products, or services that you request from us.
- To fulfill any other purpose for which you provide it.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us. To notify you about changes to our Website or any products or services we offer or provide though it.
- To allow you to participate in interactive features on our Website.
- To research what content is being viewed the most and other analytics
- Fraud monitoring
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

We may also use your information to contact you about our goods and services that may be of interest to you. For more information, see [Choices About How We Use and Disclose Your Information](#).

We may use the information we have collected from you to enable us to display advertisements to our advertisers' target audiences. Even though we do not disclose your personal information for these purposes without your consent, if you click on or otherwise interact with an advertisement, the advertiser may assume that you meet its target criteria.

## Disclosure of Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose personal information that we collect or you provide as described in this Privacy Policy:

- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties we use to support our business and who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us about our Website users is among the assets transferred.
- To fulfill the purpose for which you provide it. For example, if you give us an email address to use an “email a friend” feature of our Website, we will transmit the contents of that email and your email address to the recipients.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your personal information:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To enforce or apply our [terms of use](#) and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or our safety, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

## Choices About How We Use and Disclose Your Information

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

**Google Analytics.** We use Google Analytics to collect data about traffic to our Website to deliver advertisements for our products when you visit other websites, and to share data about traffic to our Website. You can opt out of Google Analytics by installing the Google Analytics opt-out browser add-on, [available here](#).

(NOTE: By following this link you are leaving our Website).

**Cookies, Behavioral & Targeted Advertising.** We participate in behavioral based advertising through service providers. This means that we or a third party may place a cookie on your browser, to collect information about your use of our Website so that we or they can provide advertising about products and services tailored to your interests. That advertising may appear either on our Website, or on other websites. If you would like to opt out from having the behavioral-based advertising companies with whom we have a relationship use your information for advertising purposes, you can do so by registering your [opt-out options for Google Ads here](#) (or the [Network Advertising Initiative](#)).

(NOTE: By following this link you are leaving our Website).

**Tracking Technologies and Advertising.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.

**Disclosure of Your Information for Third-Party Advertising.** If you do not want us to share your personal information with unaffiliated or non-agent third parties for promotional purposes, you can disable cookies in your browser, or follow the [instructions provided here](#) to adjust Google’s ad settings.

(NOTE: By following this link you are leaving our Website.)

**Promotional Offers from the Company.** If you do not wish to have your email address/contact information used by us to promote our own or third parties’ products or services, you can opt-out by contacting us and asking that your email address be added to our Do Not Solicit list. If we have sent you a promotional email, you may also click on Unsubscribe within the email to be removed from future promotional email.

**Other Targeted Advertising.** If you do not want us to use information that we collect or that you provide to us to deliver advertisements according to our advertisers’ target-audience preferences, you can opt-out by setting your browser to not accept browser cookies.

Please note that some internet browsers allow you to change cookies settings or block the use of cookies altogether. If you do not wish to accept cookies in connection with your use of our website, mobile application, or anywhere we have an online presence, you have the option to stop using our site or services. Additionally, you acknowledge if you are using a public or shared computer (e.g. a public computer at the library), cookies may still be attached from the previous sessions, and that this constitutes your notice that that our Website may be using cookies. You also acknowledge that depending on the public or shared computer settings, you may not be able to delete cookies data from the browser.

This Privacy Policy does not address, and we are not responsible for, the privacy, information or other practices of any third parties, including any third party operating any website or service to which the Website links. The inclusion of a link on the Website does not imply endorsement of the linked site or service by us or by our affiliates.

In addition, we are not responsible for the information collection, use, disclosure or security policies or practices of other organizations, any other app developer, app provider, social media platform provider, operating system provider, wireless service provider or device manufacturer, including with respect to any personal information you disclose to other organizations through or in connection with the apps or our social media pages.

## Accessing and Correcting Your Information

You can review and change your personal information by logging into Online Banking and going to Customer Service, and Manage Contact Information.

You may also call us at 816-931-4060 to request access to, correct or delete any personal information that you have provided to us. We cannot delete your personal information except by also deleting your user account. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Any comments or interactions with our corporate social media pages (e.g. Facebook, Twitter, LinkedIn, YouTube, Instagram) are archived even if you delete your User Contributions on those pages or platforms.

## Data Security

We (or our third-party service providers) have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. All information you provide to us is stored on our secure servers behind firewalls. Information sent to us via email is not secure; provided, however, if you choose to communicate with us electronically, we suggest you communicate with us using the [“Contact Us” form](#), as opposed to simple email. However, we strongly suggest that you do not send us any sensitive information via email or the Contact Us form, as neither is encrypted.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone. We urge you to be careful about giving out information in public areas of the Website like message boards. The information you share in public areas may be viewed by any user of the Website.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

## Changes to Our Privacy Policy

It is our policy to post any changes we make to our Privacy Policy on this page. If we make material changes to how we treat our users' personal information, we will notify you through a notice on the Website home page. The date the Privacy Policy was last revised is identified within the document. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Website and this Privacy Policy to check for any changes.

## Contact Information

**To ask questions or comment about this Privacy Policy and our privacy practices, contact us at:**

Country Club Bank  
1 Ward Parkway, Kansas City, MO 64112  
ContactUs@Countryclubbank.com  
816-931-4060