



NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Mercantile Bancorp, Inc. works hard to earn your confidence and trust. We respect your right to confidentiality and take every possible measure to ensure your personal information remains secure.

We value your business and hope you will remain our customer for many years to come. If you have any questions or concerns about the integrity of your personal and account information, please do not hesitate to call or stop by any of our locations.

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FACTS

WHAT DOES MERCANTILE BANCORP, INC. DO WITH YOUR PERSONAL INFORMATION?

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|--------------|---|
| 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number ■ Account balances ■ Credit history ■ Income ■ Transaction history ■ Credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| 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 Mercantile Bancorp, Inc. chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Mercantile Bancorp 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 | No | We don't share |
| For our affiliates' everyday business purposes— information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes— information about your creditworthiness | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

Questions?

Call 800-405-6372 or go to www.mercbanx.com

Who we are

Who is providing this notice?

Mercantile Bancorp, Inc. and our affiliates: Mercantile Bank, The Royal Palm Bank of Florida, and Heartland Bank

What we do

How does Mercantile Bancorp, Inc. 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 also maintain physical, electronic, and procedural measures to guard your information and restrict employee access when appropriate.

How does Mercantile Bancorp, Inc. collect my personal information?

We collect your personal information, for example, when you

- Show your government issued ID
- Apply for a loan
- Use your credit or debit card
- Open and account
- Provide employment information

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a common corporate identity of Mercantile Bancorp, Inc.; financial companies such as Mercantile Bank, The Royal Palm Bank of Florida and Heartland Bank*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Mercantile Bancorp, Inc., does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Mercantile Bancorp, Inc., does not jointly market.*

Mercantile Bank

(217) 223-7300

mercantilebk.com

The Royal Palm Bank of Florida

(239) 593-5522

royalpalmbank.com

Heartland Bank

(913) 663-5657

bankwithheartland.com

