

YOUR PRIVACY IS IMPORTANT TO US

You provide important information about yourself to a variety of businesses and organizations. The same is true when you do business with our financial institution. You're asked to provide us with certain personal information that helps us give you better service and complete your transactions more effectively.

We work diligently to safeguard the information you give to us. In fact, we developed the following policies to ensure you confidentiality and maintain your confidence in our institution. These policies detail the strict standards we have in place. For this reason we ask that you please read the following information carefully.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Minnesota National Bank.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

- ◆ Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):
 - ◆ Deposit account
 - ◆ Loan account
 - ◆ Safe deposit box
 - ◆ Self-directed Individual Retirement Account
- ◆ Former customers
- ◆ All of our North Dakota commercial and agricultural accounts

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "*information*" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "*other party*."

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- ◆ Information you give us on applications or other forms
- ◆ Information about your transactions with us
- ◆ Information about your transactions with our affiliates
- ◆ Information about your transactions with other parties
- ◆ Information from a consumer reporting agency
- ◆ Information we receive as a result of verifying customer information

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

Transaction and experience information from our account records:

- ◆ Information about your transactions and experience with us, such as:
 - ◆ Name
 - ◆ Address
 - ◆ Types of accounts

Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information.

Types Of Affiliates

We may disclose information about you to the following types of affiliates:

- ◆ Financial service providers, such as:
 - ◆ Minnesota National Agency

Reasons For Disclosure

We may disclose information about you to our affiliates to provide you with information about additional products and services.

Future Affiliate Disclosure

We also reserve the right to disclose the following additional information about you to our affiliates in the future:

Transaction and experience information from our account records:

- ◆ Information about your transactions with us, such as:
 - ◆ Name
 - ◆ Address
 - ◆ Account balances
 - ◆ Account activity
 - ◆ Types of accounts
 - ◆ Parties to the transaction
 - ◆ Payment history
 - ◆ Deposit history
 - ◆ Transaction history

Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information.

We may disclose this information with the affiliates listed under the heading Types of Affiliates.

YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

INFORMATION ABOUT FORMER CUSTOMERS

We have the same policy about disclosing information about former customers as we do about current customers.



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