## WHAT DOES PRINSBANK DO WITH YOUR PERSONAL INFORMATION?

Rev. 12/2014

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 Account Transactions  • Credit History and Payment History  When you are <i>no longer</i> 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 PrinsBank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does PrinsBank 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	No	We don't share
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 320-978-6351 (Prinsburg); 763-712-3770 (Champlin) or go to www.prinsbank.com

What we do  How does PrinsBank 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 collect your personal information, for example, when you  Open an account or show your driver's license Apply for a loan or give us your income information Give us your contact information  We also collect your personal information from others such as credit bureaus or other companies.  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.	What we do How does PrinsBank protect my 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 collect your personal information, for example, when you • Open an account or show your driver's license • Apply for a loan or give us your income information Give us your contact information We also collect your personal information from others such as credit bureaus or other companies.  Pederal 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. • PrinsBank has an affiliated holding company, insurance agency and loan servicing company.  Nonaffiliates  Companies not related by common ownership or control. They can be financial and nonfinancial companies. • PrinsBank does not share with nonaffiliated companies so they can market to you.  Joint marketing  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.		Drive Deads
How does PrinsBank 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 collect your personal information, for example, when you  Open an account or show your driver's license Apply for a loan or give us your income information Give us your contact information We also collect your personal information from others such as credit bureaus or other companies.  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 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 financian and nonfinancial companies.  PrinsBank has an affiliated holding company, insurance agency and loan servicing company.  Nonaffiliates  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  PrinsBank does not share with nonaffiliated companies so they can market to you.  Joint marketing  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	How does PrinsBank 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 collect your personal information, for example, when you   • Open an account or show your driver's license   • Apply for a loan or give us your income information   • Give us your contact information  We also collect your personal information from others such as credit bureaus or other companies.  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.  • PrinsBank has an affiliated holding company, insurance agency and loan servicing company.  Nonaffiliates  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  • PrinsBank does not share with nonaffiliated companies so they can market to you.  Joint marketing  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	Who is providing this notice?	PrinsBank
we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings  We collect your personal information, for example, when you Open an account or show your driver's license Apply for a loan or give us your income information Give us your contact information  We also collect your personal information from others such as credit bureaus or other companies.  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  Companies related by common ownership or control. They can be finance and nonfinancial companies.  PrinsBank has an affiliated holding company, insurance agency and loan servicing company.  Nonaffiliates  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  PrinsBank does not share with nonaffiliated companies so they can market to you.  Joint marketing  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings  We collect your personal information, for example, when you Open an account or show your driver's license Apply for a loan or give us your income information We also collect your personal information from others such as credit bureaus or other companies.  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  Companies related by common ownership or control. They can be financial and nonfinancial companies.  PrinsBank has an affiliated holding company, insurance agency and loan servicing company.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  PrinsBank does not share with nonaffiliated companies so they can market to you.  Joint marketing  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	What we do	
**Nonaffiliates**  **Open an account or show your driver's license** - Apply for a loan or give us your income information - Give us your contact information  **We also collect your personal information from others such as credit bureaus or other companies.  **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**  **Companies related by common ownership or control. They can be financial and nonfinancial companies PrinsBank has an affiliated holding company, insurance agency and loan servicing company.  **Nonaffiliates**  **Companies not related by common ownership or control. They can be financial and nonfinancial companies PrinsBank does not share with nonaffiliated companies so they can market to you.  **Joint marketing**  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	Open an account or show your driver's license     Apply for a loan or give us your income information     Give us your contact information     We also collect your personal information from others such as credit bureaus or other companies.  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     sharing for nonaffiliates to market to you     sharing.  Definitions  Companies related by common ownership or control. They can be financiand nonfinancial companies.  PrinsBank has an affiliated holding company, insurance agency and loan servicing company.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  PrinsBank does not share with nonaffiliated companies so they can market to you.  Joint marketing  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.		
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