



Privacy Policy

Rev. Sept 2013

[Printable Version of Privacy Policy](#)

| Facts: What Does Bell State Bank & Trust 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? | <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 and account balances • payment history and transaction history • account transactions and checking account information <p>When you are <i>no longer</i> our customer, <i>we</i> 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 Bell State Bank & Trust chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Bell State Bank & Trust 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 | No | We Don't Share |
| 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 toll free 800-450-8949 or go to www.bellbanks.com

| Who We Are | |
|--|---|
| Who is providing this notice? | Bell State Bank & Trust, Healthcare Bank, a division of Bell State Bank & Trust and Bell Mortgage, a division of Bell State Bank & Trust. |
| What We Do | |
| How does Bell State Bank & Trust 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 other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate. |
| How does Bell State Bank & Trust collect my | We collect your personal information, for example, when you |



CUSTOMER SERVICE QUESTIONS?

Call us at **800.450.8949** **7 days a week!**
7 a.m. to 11 p.m.

Today's Rates Find out the latest rates for accounts and loans. Sign up for mortgage Rate Watch and be notified of new rates daily.

Join Our Newsletter

Get the latest security alerts, useful money tips, and industry news delivered to your inbox.

Enter your primary email address below (we promise to never spam and you can unsubscribe at anytime).

News, Events & More!

- ▶ [One Simple Step to Secure Your ID](#)
- ▶ [Trusteer Rapport - Free Security Tool for Personal and Business Online Banking Customers](#)
- ▶ [Bell Capital Finance Provides Specialized Lending](#)
- ▶ [Online Security Update](#)
- ▶ [Attention, Windows XP Users](#)

Most Popular Pages

- ▶ [America's Best Free Checking](#)
- ▶ [Individual Retirement Accounts](#)
- ▶ [Home Mortgages](#)
- ▶ [Home Equity Loans](#)
- ▶ [Learning Center](#)

Pay It Forward



Bell State Bank & Trust has given its employees more than half a million dollars again this year to give away to individuals, families and

Bank & Trust collect my personal information?

- open an account or apply for a loan
- make deposits or withdrawals from your account
- use your credit or debit card
- seek advice about your investments

We also collect your personal information from others, such as credit bureaus, affiliates, 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.

organizations in need. It's become an annual giving tradition. [read more »](#)

10 Useful Financial Calculators

- ▶ [How much car can I afford?](#)
- ▶ [Which is better for me, a Traditional IRA or a Roth IRA?](#)
- ▶ [Should I rent or buy?](#)
- ▶ [How much home can I afford?](#)
- ▶ [How much do I need to fund my retirement?](#)
- ▶ [How much can I afford to lease?](#)
- ▶ [How long will it take to pay off my loan?](#)
- ▶ [Should I refinance?](#)
- ▶ [How long will my retirement savings last?](#)
- ▶ [How much will my loan payments be?](#)



Definitions

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

- *Our affiliates include financial companies such as State Bankshares Inc. and nonfinancial companies, such as Discovery Benefits, Inc.*

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

- *Bell State Bank & Trust 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.

- *Bell State Bank & Trust doesn't jointly market.*