Bonanza Valley State Bank

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Privacy Policy

FACTS	What does Bonanza Valley State Bank 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	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 Income Account balances Payment history Credit history Credit scores 		
	When you are no longer a 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 Bonanza Valley State Bank chooses to share; and whether you can limit this sharing.		

Reasons we can share your personal information	Does Bonanza Valley State Bank share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transaction, 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
or joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness, transactions, and experiences	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 320-346-2234 or go to www.bvsb.net		
What We Do			
How does Bonanza Valley State Bank 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.		
How does Bonanza Valley State Bank collect my personal information?	 Open an account Pay your Bills Apply for a loan Wake deposits or Use your credit or debit card withdrawals 		
	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.		
	Federal law gives you the right to limit only		
Why can't I limit all sharing?	 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 non-financial companies. Bonanza Valley State Bank has no affiliates. 	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Bonanza Valley State Bank does not share with nonaffiliates so they can market to you. 	
Joint Marketing	Marketing A formal agreement between nonaffiliates financial companies that together market financial products or services to you. • Bonanza Valley State Bank doesn't jointly market.	

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