

FACTS

WHAT DOES BREMER BANK, NATIONAL ASSOCIATION (“BREMER”) 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 <i>collect, share and protect</i> your personal information. Please read this statement carefully to understand what we do.
What?	<p>The type of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Identification information, such as your name, address, birth date, Social Security number and driver’s license number. • Application information we receive from you when you request a product or service, such as your income, assets and liabilities. • Transactions or experiences with us, such as your current balances or repayment history. • Transactions or experiences with others. • Information we receive from consumer reporting agencies, such as credit bureaus.
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 Bremer chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bremer 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 to report to credit bureaus.	Yes	No
For our affiliates’ everyday business purposes – information about your transactions and experiences.	Yes	Yes
For our marketing purposes – for us to offer our products and services to you.	Yes	Yes
For non-affiliates to market to you on our behalf – to the extent permitted by law, Bremer may share our application, identification, and Bremer transactional or experience information with other companies we employ to help us perform marketing services. <i>Examples of these companies include telemarketing and direct sales companies.</i> All companies we employ are contractually obligated to keep the information we that provide to them confidential. In addition, the information they receive from us may be used only to provide the services we request.	Yes	Yes
For our affiliates to market to you – if we feel you may benefit from products and services offered by a Bremer company, we may share the following information about you: <ul style="list-style-type: none"> • Identification information • Application information • Consumer report information • Bremer-related transactional or experience information • Third-party related transactional or experience information 	Yes	Yes
For joint marketing purposes – to offer products and services from non-affiliates. We may share your identification and transactional or experience information with other financial services providers with whom we have joint marketing agreements. <i>Examples include credit card companies, investment brokerage companies and insurance companies.</i> These companies are contractually obligated to keep the information that we provide to them confidential. In addition, the information they receive from us may be used only for specific joint marketing purposes.	Yes	Yes

To limit our sharing, or if you have questions

Call us toll-free at 800-908-BANK (2265).

Who we are

Who is providing this notice?	Bremer Bank, National Association
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What we do

How does Bremer <i>protect</i> my personal information?	The information we collect and record is protected by physical, electronic, and procedural measures that comply with federal regulations. Only those employees who need this information to service your account or provide you with products and services are granted access.
How does Bremer <i>collect</i> my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card 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 <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes- information about your creditworthiness. • Affiliates from using your information to market to you. • Sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law.)
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually, unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies: <i>Bremer Trust; Bremer Insurance; Bremer Financial Services, Inc; Other bank charters owned by Bremer Financial Corporation</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other Important Information

This Privacy Statement can be obtained at any Bremer location or on Bremer.com. In addition, this notice is given to any new consumer client opening an account and is mailed to consumer clients on an annual basis as required by law. Any updates or material changes to this Privacy Statement will be posted on Bremer.com, and the last date of modification will be noted. Updates or material changes will also be reflected in the notice mailed to consumer clients on an annual basis.

Important Notice for North Dakota Residents and Businesses: North Dakota places additional limitations on sharing information about North Dakota residents and businesses. In accordance with North Dakota law, Bremer will not share information we collect about North Dakota residents or businesses except:

- As permitted by law,
- To companies that perform services on our behalf, or
- With the written authorization or consent of the North Dakota resident or business.

Follow these steps to safeguard your financial information:

- Before revealing personal financial information, find out how it will be used and if it will be shared with others. Provide your confidential information only when absolutely necessary.
- If you've been a victim of identify theft, file a complaint with the Consumer Financial Protection Bureau.