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April 26, 2014

FACTS	WHAT DOES DAKOTA WESTERN 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: <ul style="list-style-type: none"> • Social Security number and Transaction history • Account balances and payment history • Credit history and credit scores
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 Dakota Western Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Dakota Western Bank 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	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing	<ul style="list-style-type: none"> • Call 701-523-5803 or 888-523-5616 • Visit us online: www.dakotawesternbank.com or • Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your</p>
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	information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 701-523-5803 or or 888-523-5616 or go to www.dakotawesternbank.com

Mail-in Form		
Leave Blank -OR- If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. _ Apply my choices only to me.	Mark any/all you want to limit: () Do not share information about my creditworthiness with your affiliates for their everyday business purposes. () Do not allow your affiliates to use my personal information to market to me.	
	Name	Mail to:
	Address	Dakota Western Bank
	City, State, Zip	PO Box D
	Account Number(s)	Bowman, ND 58623

Who we are	
Who is providing this notice?	Dakota Western Bank

What we do	
How does Dakota Western 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.
How does Dakota Western Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or make deposits or withdrawals from your account • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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

	<p>to you</p> <ul style="list-style-type: none"> • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account — unless you tell us otherwise.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Dakota Western name; nonfinancial companies, such as Dakota Western Insurance</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Dakota Western Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Dakota Western Bank does not jointly market</i>

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**NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE
 COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS**

By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

For more information about FDIC insurance coverage of noninterest-bearing transaction accounts, visit:

<http://www.fdic.gov/deposit/deposits/unlimited/expiration.html>

