

Privacy & Security Notice


FACTS	WHAT DOES Decorah Bank & Trust Co. and Cresco Bank & Trust Co. 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 income ◆ account balances and payment history ◆ credit history and credit scores <p>When you are <i>no longer</i> our customer, we 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 Decorah Bank & Trust Co. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Decorah 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	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	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

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MAKE THE SWITCH TO DECORAH BANK! 

When you make the switch we'll make your transition easy by doing 95% of the work.

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Customers Rave

"How nice it is to bank at a bank that cares so much for their customers!"

— Al & Mary A.

Questions?	Call 563-382-9661 or go to decorahbank.com or crescobank.com
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Who We Are	
Who is providing this notice?	Decorah Bank & Trust Co. Cresco Bank & Trust Co., a division of Decorah Bank & Trust Co.
What We Do	
How does Decorah Bank & Trust Co. 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 restrict access to non-public information about you to employees who need to know that information to provide services to you.
How does Decorah Bank & Trust Co. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ◆ open an account or make a deposit ◆ pay bills or use your debit card ◆ apply for a loan <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 to you ◆ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non financial companies. <ul style="list-style-type: none"> ◆ Decorah Bank & Trust has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ◆ Decorah Bank & Trust Co. doesn't 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.

◆ Decorah Bank & Trust doesn't jointly market.

Other important information



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|---|--|---|------------------------------------|
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Decorah Bank & Trust Company

Your Community. Your Bank.

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