

**FACTS****WHAT DOES Exchange 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 depends on the product or service you have with us. This information can include:

- Social Security number and income
- Account Balances and Transaction History
- Credit History and Checking Account Information

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

The financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Exchange State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Exchange State Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> - to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	WE DO NOT SHARE
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	NO	WE DO NOT SHARE
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	NO	WE DO NOT SHARE
<b>For nonaffiliates to market to you</b>	NO	WE DO NOT SHARE

**Questions?**

Call 507-962-3250 or go to [www.exchangestatebankmn.com](http://www.exchangestatebankmn.com)

## Who we are

Who is providing this notice?

Exchange State Bank

## What we do

How does **Exchange 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.

How does **Exchange State Bank** collect my personal information?

We collect your information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your debit or credit 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

- 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 nonfinancial companies.

- *Exchange State Bank does not share with our affiliates.*

### Non affiliates

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

- *Exchange State Bank does not share with our non affiliates*

### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Exchange State Bank does not market jointly*

## Other important information

Exchange State Bank  
Hills 507-962-3250  
Ellsworth 507-967-2570  
Hardwick 507-669-2150  
Luverne 507-449-6000