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## Privacy Notice >

rev.10/2012

<b>FACTS</b>	WHAT DOES <b>FIRST INTERNATIONAL BANK &amp; TRUST and INSURANCE</b> DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	<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"> <li>• Social Security number and Transaction and loss history</li> <li>• Credit history and Insurance claim history</li> <li>• Income and Account balances</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share <b>customers'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customers'</b> personal information; the reasons <b>First International Bank and Insurance</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1st International Bank & Insurance 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>	Yes	No
<b>For our affiliates' everyday business purposes--</b> information about your transactions & experiences	No	We don't share
<b>For our affiliates' everyday business purposes--</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 877-837-1600 or go to <http://www.firstintbank.com/>

**Who we are**

**Who is providing this notice?** **First International Bank & Trust and First International Insurance**

**What we do**

**How does First International 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 your personal information to those employees who need to know that information to provide services to you.**

**How does First International collect my personal information?**

We collect your personal information, for example, when you

- Open an account or Apply for insurance
- Apply for a loan or Use your debit or credit card
- Seek advice about your investments

We also collect your personal information from others such as credit bureaus, affiliates, or other companies.

Property For Sale

## Property For Sale >

Check out the properties we have for sale.

Export Transactions

## Export Transactions >

First International Bank & Trust now offers the ability to download account information into Quicken® and QuickBooks®.

First International Bank & Trust  
 © 2014  
 100 North Main  
 Watford City, North Dakota  
 58854  
 1-800-359-8092  
[webmaster@firstintbank.com](mailto:webmaster@firstintbank.com)



<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes- information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p><b>Definitions</b></p>	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• First International Bank &amp; Trust and First International Insurance does not share with our affiliates.</li> </ul>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• First International Bank &amp; Trust and First International Insurance does not share with non-affiliates so they can market to you.</li> </ul>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include gift and travel card companies.</li> </ul>
<p><b>Other important information</b></p>	
<p> </p>	