



Regulatory Disclosures

- Truth in Savings Disclosure
- Funds Availability
- Electronic Fund Transfers
- Electronic Statement Disclosure
- Notice of Expiration of the Temporary Full FDIC Coverage for Noninterest-Bearing Transaction Accounts
- Privacy Policy
- Ways to Make Loan Payments

Our Privacy Policy



FACTS	WHAT DOES FIRST MINNETONKA CITY 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?	<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 • Income • Assets • Account Balances • Account Transaction History • Credit History <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 your personal information to run their everyday business. In the section below we list the reasons financial companies can share their personal information; the reasons First Minnetonka City Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Minnetonka City 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	NO	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	NO	We don't share
For non-affiliates to market to you	NO	We don't share

Questions?	Call (952)935-8663 or go to www.fmcbank.com
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Who are we?	
Who is providing this notice?	First Minnetonka City Bank

What do we do?	
How does First Minnetonka City 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 First	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan

<p>How does First Minnetonka City Bank collect my personal information?</p>	<ul style="list-style-type: none"> • Apply for a loan • Make deposits or withdrawals from your account • Use your debit card • Seek advice about your investments <p>We also collect your personal information from others, such as credit bureaus, and other companies.</p>
<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"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>First Minnetonka City Bank has no affiliates</p>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>First Minnetonka City Bank does not share with non-affiliates so they can market to you</p>
<p>Joint marketing</p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>First Minnetonka City Bank does not have any joint marketing agreements that involve sharing customer information.</p>

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For all life's moments, bank among friends.