

Member FDIC Rev. 01/2011

FACTS	WHAT DOES FIRST NATIONAL BANK MINNESOTA 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:		
	■ Credit history and C	ncome redit scores mployment information	
	When you are <i>no longer</i> our customer, we continue to share your information as described in tonotice.		
How?	All 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 First National Bank Minnesota chooses to share; and whether you can limit this sharing.		
		Does First National	
Reasons we can	share your personal information	Bank Minnesota 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
Questions?	Call 507-931-4000 or go to w	ww.fnbmn.com	1

Who we are		
Who is providing this notice?	First National Bank Minnesota	
What we do		
How does First National Bank Minnesota 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 National Bank Minnesota collect my personal information?	We collect your personal information, for example, when you ■ Open an account or Apply for a loan ■ Pay your bills or Deposit money ■ Show your government-issued ID 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. • First National Bank Minnesota does not share with our affiliates.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • First National Bank Minnesota does not 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. • First National Bank Minnesota doesn't jointly market.	