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## **About**

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## **Partners**

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# **Privacy**

[A](#) [A](#) [A](#)

## **We're ready to help!**

- [Bayport](#)  
651.439.5195
- [Stillwater](#)  
651.439.7072
- [Oak Park Heights](#)  
651.439.2655
- [Boutwells Landing](#)  
651.275.5050
- [Hudson](#)  
715.808.8183

## **Privacy Policy**

FACTS WHAT DOES FIRST STATE BANK AND TRUST DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some

Why? 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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- What?
- l Social Security number
  - l Account balances
  - l Payment history
  - l Credit history
  - l Overdraft history
  - l Checking account information
- When you are no longer our customer, we continue to share your information as described in this notice.

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 First State Bank and Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First State Bank and 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	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 nonaffiliates to market to you	No	We don't share

Questions? Call 651-439-5195 or go to [info@bayportbank.com](mailto:info@bayportbank.com)

What We Do



How does First State Bank and Trust 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

We collect your personal information, for example, when you

- How does First State Bank and Trust collect my personal information?
- l Open an account
  - l Make deposits or withdrawals from your account
  - l Give us your income information
  - l Give us your contact information
  - l Make a wire transfer

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

Federal law gives you the right to limit only information about your creditworthiness

Why can't I limit all sharing? I affiliates from using your information to market to you

I 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 non-financial companies.  
I First State Bank and Trust does not share with our affiliates.

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and non-financial companies.  
I First State Bank and Trust 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.  
I First State Bank and Trust doesn't jointly market

Privacy Model Disclosure PRIV-MODEL 7/1/2013

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First State Bank and Trust is a full-service community bank serving the people and businesses of Bayport, Stillwater and Oak Park Heights, Minnesota and Hudson, Wisconsin.

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