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Privacy Policy

Rev. 12/2010

FACTS	WHAT DOES FIRST STATE BANK OF CANDO 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: • Social Security number and income • Account balances and payment history • Credit history and credit scores 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 OF CANDO chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FIRST STATE BANK OF CANDO 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 non affiliates to market to you	NO	We don't share

Questions?

Call 701-968-3331 or go to firststatebankofcando.com

What we do

How does FIRST STATE BANK OF CANDO 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 STATE BANK OF CANDO collect my personal information?

We collect your personal information, for example, when you

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

We also collect your 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 non affiliates 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.

• FIRST STATE BANK OF CANDO has no affiliates.

Lobby Hours

9:00am to 3:30pm Mon.-Thur. 9:00am to 5:00pm Fridays 9:00am to noon Saturdays

Drive-Up

8:15am to 4:30pm Mon.-Thur. 8:15am to 5:00pm Fridays 9:00am to noon Saturdays

24 hrs. a day, 7 days a week

Nonaffiliates	Companies not related by common ownership or control. They can be financial and non financial companies. • FIRST STATE BANK OF CANDO 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 STATE BANK OF CANDO doesn't jointly market.

Other important information

Member FDIC

Contact First State Bank | Privacy | Disclaimer

Address: 415 Main Street Cando, ND 58324 | Phones: Voice: 701-968-3331 Fax: 701-968-3098

FDIC Equal Housing Lender
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