

FACTS**WHAT DOES FLATHEAD 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?

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

- Non-public personal information such as 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 Flathead Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Flathead 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	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NO
For nonaffiliates to market to you	NO	NO

Questions?

Flathead Bank of Bigfork (406)837-1600 www.flatheadbank.com
 Flathead Bank of Lakeside (406)844-2535 www.flatheadbank.com
 Flathead Bank of Kalispell (406)752-4050 www.flatheadbank.com
 Valley Bank of Belgrade (406)388-4283 www.valleybank.us
 Valley Bank of Ennis (406)682-3124 www.valleybank.us
 Bank of Glacier County (406)873-2265 www.bankofglaciercounty.com

What we do

Who is providing this notice?

Flathead Bank of Bigfork and it's branches:

Flathead Bank of Lakeside
 Flathead Bank of Kalispell
 Valley Bank of Belgrade
 Valley Bank of Ennis
 Bank of Glacier County

What we do

How does Flathead 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. We update and test our technology to improve our protection of information about you and to assure the integrity of the information. Employee access is restricted to their need to know such information for business reasons. All employees are trained to respect customer privacy and those who violate our Privacy Pledge will be subject to discipline.

How does Flathead Bank 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

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.

- *Flathead Bank has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Flathead Bank 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.

- *Flathead Bank doesn't jointly market.*

Other important information

This Privacy Policy applies to individuals. We reserve the right to change this policy, along with any related provisions at any time.