

| FACTS | WHAT DOES FRONTIER BANK DO WITH YOUR PERSONAL INFORMATION? |
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| 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: <ul style="list-style-type: none"> • Social Security number and credit history • Account balances and account transactions • Transaction history and payment history |
| 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 the Frontier family of companies chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Frontier 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 | Yes | No |
| For our affiliates' everyday business purposes —information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes —information about your creditworthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For non-affiliates to market to you | No | We don't share |

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| To limit our sharing | <ul style="list-style-type: none"> • Visit us online: www.frontierbk.com, click on the "OPT-Out" link • Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> |
| Questions? | Call 712-472-2537 |

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| Mail-in Form | | | | | | | | | |
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| <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me.</p> | <p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> | | | | | | | | |
| | <table border="1"> <tr> <td>Name</td> <td></td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> <tr> <td>Account #</td> <td></td> </tr> </table> | Name | | Address | | City, State, Zip | | Account # | |
| | Name | | | | | | | | |
| | Address | | | | | | | | |
| | City, State, Zip | | | | | | | | |
| Account # | | | | | | | | | |
| <p>Mail to:</p> <p>Frontier Bank OPT-Out Dept. 301 First Ave. Rock Rapids, IA 51246</p> | | | | | | | | | |
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| Who we are | |
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| Who is providing this notice? | FRONTIER BANK |
| What we do | |
| How does Frontier Bank protect my personal information? | <p>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.</p> <p>We restrict access to your personal information to only those employees who need to know. We require all companies with whom we share your information to keep it confidential.</p> |
| How does Frontier Bank collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ provide account information or make deposits or withdrawals from your account ▪ give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account — unless you tell us otherwise. |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Affiliates include companies with a common corporate identity, such as Frontier Insurance & Realty.</i> |
| Non-affiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Frontier Bank does not share with non-affiliates so they can market to you.</i> |
| Joint marketing | <p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Frontier Bank does not jointly market.</i> |

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