

PRIVACY POLICY GRANT COUNTY STATE BANK

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Rev. December 2010

FACTS	WHAT DOES GRANT COUNTY STATE 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: • Social Security number • Account balances • Transaction history • Credit history • Account transactions • Wire transfer instructions When you are <i>no longer</i> 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 Grant County State Bank chooses to share; and whether you can limit this sharing.		
Reasons we can	share your personal information	Does Grant County State 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		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 701-622-3491 or go to www.	grantcountystatebank.com	n







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What We Do

How does Grant County
State 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit

	procedural safeguards to protect this information and we mint	
	access to information to those employees for whom access is	
	appropriate.	
How does Grant County State Bank collect my personal information?	We collect your personal information, for example, when you • Open an account • Apply for a loan • Use your credit or debit card • Give us your contact information • Make a wire transfer • Tell us who receives the money 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. See below for more on your rights under state law.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • <i>Grant County State Bank does not share with our affiliates.</i>	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Grant County State 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. • Grant County State Bank doesn't jointly market.	

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us. For

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