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### We Respect Your Privacy

Miner County Bank of Howard and Canova are committed to protect our customer's personal privacy. This is an ongoing commitment in which we will continually examine our practices.

### Our Privacy Disclosure Policy

FACTS	WHAT DOES MINER COUNTY 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>Social Security Number and Income</li> <li>Account Balances and Payment History</li> <li>Credit History and Credit Scores</li> <li>Internet Cookies</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Miner County Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Miner County Bank share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes-</b> Information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 605-772-4561 or go to [www.minercountybank.com](http://www.minercountybank.com)

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**Who we are**

Who is providing this notice?	Miner County Bank
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**What we do**

How does Miner County 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 restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you.
How does Miner County Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your debit card</li> </ul> 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 <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> 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. <ul style="list-style-type: none"> <li>• <i>Miner County Bank has no affiliates.</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Miner County Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Miner County Bank does not jointly market.</i></li> </ul>

**Identity Theft and Phishing (Pronounced "fishing")**  
 Don't let yourself be a victim of identity theft. Be suspicious of any emails, phone calls, or mail requests that ask for Social Security Numbers, credit card numbers, account numbers, passwords, or any other confidential information, even if these requests come from someone who says they represent a company you do business with. Many identity thieves fraudulently claim to represent your bank, credit card company, or investment firm in order to gain your trust and your confidential information. Find out more about ID Theft and Phishing and how to protect yourself at the following websites:

[www.consumer.gov/idtheft/](http://www.consumer.gov/idtheft/)  
[www.federalreserve.gov/consumers.htm](http://www.federalreserve.gov/consumers.htm)  
[www.antiphishing.com](http://www.antiphishing.com)  
[www.onguardonline.gov/index.html](http://www.onguardonline.gov/index.html)

#### **Other Consumer Scams and Fraud**

Winning lotteries or sweepstakes, "charities" or "organizations" asking for contributions, receiving a cashier's check for more than you requested when selling an item, or foreigners asking for help because of the restrictive rules and regulations of their countries—what do all these things have in common? They are all examples of scams. Find out more at these web sites:

[www.usdoj.gov/criminal/fraud/](http://www.usdoj.gov/criminal/fraud/)  
[www.fbi.gov/](http://www.fbi.gov/)

#### **Check 21**

The world of checks is changing, thanks to a new law known as Check 21. Check clearing will soon become more efficient by allowing banks to make images of paper checks and send those images to the paying bank. Learn more about Check 21 and how it affects you and banks at the Federal Reserve web site:

[www.federalreserve.gov/pubs/check21/consumer\\_guide.htm](http://www.federalreserve.gov/pubs/check21/consumer_guide.htm)

*The Miner County Bank provides links as a service to our web site visitors. We are not responsible for the content, views, or privacy policies of these sites. We take no responsibility for any products and services offered by these sites. Web sites change location, ownership and address frequently. The Miner County Bank is not responsible for the accessibility of these links.*

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