

FACTS	WHAT DOES MINSTER BANK DO WITH YOUR PERSONAL INFORMATION?		
Why?	Financial companies choose how they share your personal information. Federal law gives you the right to not all sharing. Federal law also requires us to tell you how we collect, share, and protect your information. This notice is designed to help you understand what we do.		
What?	<p>The types of personal information we collect and share depend on the product or service you use. We include:</p> <table> <tr> <td> <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Account balances</li> <li>• Payment history</li> </ul> </td><td> <ul style="list-style-type: none"> <li>• Transaction history</li> <li>• Credit history</li> <li>• Account transactions</li> </ul> </td></tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	<ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Account balances</li> <li>• Payment history</li> </ul>	<ul style="list-style-type: none"> <li>• Transaction history</li> <li>• Credit history</li> <li>• Account transactions</li> </ul>
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How?	All financial companies need to share customers' personal information to run their everyday business. We list the reasons financial companies can share their customers' personal information; the reasons we share your information; and whether you can limit this sharing.		

Reasons we can share your personal information	Does Minster Bank share your information for this purpose?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	
<b>For our marketing purposes-</b> to offer our products and services to you	
<b>For joint marketing with other financial companies</b>	
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	
<b>For nonaffiliates to market to you</b>	
Questions?	Call 866-646-7837 or go to <a href="http://www.minsterbank.com">www.minsterbank.com</a>

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What we do			
How does Minster 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 secure networks. We also maintain other physical, electronic and procedural safeguards to protect your information from access to information to those employees for whom access is appropriate.		
How does Minster Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <table> <tr> <td> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Give us your income information</li> </ul> </td><td> <ul style="list-style-type: none"> <li>• Give us your contact information</li> <li>• Show your driver's license</li> </ul> </td></tr> </table> <p>We also collect your personal information from others, such as credit bureaus.</p>	<ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Give us your income information</li> </ul>	<ul style="list-style-type: none"> <li>• Give us your contact information</li> <li>• Show your driver's license</li> </ul>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes-information about you</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>		
Definitions			
Affiliates	<p>Companies related by common ownership or control. They can be financial companies or not.</p> <ul style="list-style-type: none"> <li>• Minster Bank has no affiliates.</li> </ul>		

<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial institutions. <ul style="list-style-type: none"> <li>Minster Bank does not share with nonaffiliates so they can market to you</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market services to you. <ul style="list-style-type: none"> <li>Minster Bank doesn't jointly market.</li> </ul>

#### 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 applicable laws.

**For Massachusetts, Mississippi and New Jersey Customers.** We will not share personal information from deposits with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For Vermont Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

To report a lost or stolen Visa Debit Card, please call: 1-800-472-3272. To report a lost or stolen Visa Credit Card, please call: 1-800-444-6938.

