

FACTS	WHAT DOES NORTHWEST FINANCIAL CORP. (NFC) AND ITS SUBSIDIARIES; THE FIRST NATIONAL BANK IN CRESTON (FNBC) AND NORTHWEST BANK (NWB) 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.
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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"> ■ Social Security number and income ■ Account balances and payment history ■ Credit history and credit scores
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How?	All financial companies need to share customers' personal information to run their everyday business. In the selection below, we list the reasons financial companies can share their customers' information; the reasons NFC chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does NFC 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 our nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Visit www.nwfinancialcorp.com/privacy
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Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	Name	
	Address	
	City, State, Zip	
	Account #	
	Date	
		Mail to: NFC Attn: Shelley Hardisty 100 E. Railroad Afton, IA 50830

Who we are	
Who is providing this notice?	Northwest Financial Corp (NFC) and its subsidiaries which currently includes The First National Bank in Creston (FNBC) and Northwest Bank (NWB). This notice is not applicable to business, commercial or agricultural accounts.

What we do	
How does NFC 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.
How does NFC 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 ■ Give us your contact information or provide employment information ■ Show your driver's license <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.

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>Our affiliates may include financial institutions, insurance agencies, title companies, mortgage companies, securities broker-dealers and trust companies.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>NFC does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners may include insurance companies, financial institutions, financial services companies or other companies.</i>

Locations	
The First National Bank in Creston 101 W Adams Street Creston, IA 50801-0445	Northwest Bank 101 W 5th Street Spencer, IA 51301-0080

