



Large enough to serve you, small enough to know you.

Online Banking Access

» LOG INTO ONLINE BANKING

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Get the picture FOR BETTER SECURITY!

Because FNB Osakis takes your security seriously, we add your photo to your debit card for FREE!

Ask our Customer Service Representative for details!

First National Bank of Osakis

PO Box 580
211-213 Central Avenue
Osakis, MN 56360
Ph: 320-859-2101
Fax: 320-859-3680

Lobby Hours:

M-Th 8:30am-3:00pm
Fri 8:30am-5:30pm
Sat 8:30am-Noon

Drive Up Hours:

M-F 8:00am-5:30pm
Sat 8:00am-Noon

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Privacy Policy

Rev. July 2010

FACTS **WHAT DOES FIRST NATIONAL OF OSAKIS 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
- Payment history
- Transaction or loss history
- Credit history
- Checking account information

When you are *no longer* 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 First National Bank of Osakis chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank of Osakis 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 320-859-2101 or go to www.fnbosakis.com

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What we do

How does First National Bank of Osakis 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 First National Bank of Osakis 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
- Apply for financing
- Provide account information

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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *First National Bank of Osakis does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *First National Bank of Osakis 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.

- *First National Bank of Osakis doesn't jointly market.*

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