Rev. 12/2012

# **FACTS**

# WHAT DOES PINE ISLAND 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 and Account balances
- Payment history and Wire transfer instructions
- Transaction history and 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 Pine Island Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pine Island 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	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

# To limit our sharing

- Call 507-356-8328
- Mail the form below or bring the form into the bank

#### Please note:

If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

#### **Questions?**

Call New Accounts at 507-356-6669 or stop in to see a New Account Representative.



#### Mail-in Form Mark any/all you want to limit: If you have a joint account, Do not share information about my creditworthiness with your affiliates for their everyday your choice(s) business purposes. will apply to everyone on Do not allow your affiliates to use my personal information to market to me. your account unless you mark below. Apply Address my choices only to me. Mail To: Pine Island Bank 128 South Main, PO Box 68 Pine Island, MN 55963

Who is providing this notice?  What we do  How does Pine Island 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 maintain other physical, electronic & procedural safeguards to protect your information and we limit certain access to employees.  How does Pine Island Bank collect my personal information?  We collect your personal information, for example, when you protect your personal information, for example, when you for a collect my personal information and we limit certain access to employees.  We collect your personal information, for example, when you hake a wire transfer or Provide account information for Give us your contact 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 from using your information to market to you state laws and individual companies may give you additional rights to limit sharing for an account I hold jointly with someone else?  What happens when I limit sharing for an account I not jointly with someone else?  Definitions  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Our affiliates include:  Bank of Zumbrota, The Banks Agency and Zumbrota Agency Inc.  Nonaffiliates  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Pine Island Bank does not share with nonaffiliates so they can market to you.  Fine Island Bank does not ploitly market.	Who we are	
How does Pine Island 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 maintain other physical, electronic & procedural safeguards to protect your information and we limit certain access to employees.  How does Pine Island Bank collect your personal information, for example, when you  Open an account or Apply for a loan  Make a wire transfer or 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 additional rights to limit sharing.  What happens when I limit sharing for an account I hold jointly with  If you have a joint account, your choices will apply to everyone on your account unless you tell us otherwise.  Definitions  Affiliates  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Our affiliates include:  Bank of Zumbrota, The Banks Agency and Zumbrota Agency Inc.  Nonaffiliates  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Pine Island Bank does not share with nonaffiliates so they can market to you.  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  Pine Island Bank does not jointly market.	Who is providing this notice?	
and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  We maintain other physical, electronic & procedural safeguards to protect your information and we limit certain access to employees.  How does Pine Island Bank collect my personal information?  We collect your personal information, for example, when you  Open an account or Apply for a loan  Make a wire transfer or Provide account information  Give us your contact 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 creditoworthiness  affiliates from using your information to market to you sharing for nonaffiliates to market to you additional rights to limit sharing.  What happens when I limit sharing for an account I hold jointly with someone else?  If you have a joint account, your choices will apply to everyone on your account unless you tell us otherwise.  Definitions  Affiliates  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Our affiliates include:  Bank of Zumbrota, The Banks Agency and Zumbrota Agency Inc.  Nonaffiliates  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Pine Island Bank does not share with nonaffiliates so they can market to you.  Aformal agreement between nonaffiliated financial companies that together market financial products or services to you.	What we do	
How does Pine Island Bank collect your personal information, for example, when you    Open an account or Apply for a loan   Make a wire transfer or Provide account information   Give us your contact 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 from using your information to market to you   sharing for nonaffiliates to market to you   sharing for onaffiliates or market to you   sharing for an account I hold jointly with   someone else?  If you have a joint account, your choices will apply to everyone on your   account unless you tell us otherwise.  Companies related by common ownership or control. They can be   financial and nonfinancial companies.  Our affiliates include: Bank of Zumbrota, The Banks Agency and Zumbrota Agency Inc.  Nonaffiliates  Companies not related by common ownership or control. They can be   financial and nonfinancial companies.  Pine Island 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.  Pine Island Bank does not jointly market.		and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
collect my personal information?  Open an account or Apply for a loan  Make a wire transfer or Provide account information  Give us your contact 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 state laws and individual companies may give you additional rights to limit sharing.  What happens when I limit sharing for an account I hold jointly with someone else?  If you have a joint account, your choices will apply to everyone on your account unless you tell us otherwise.  Definitions  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Our affiliates include:  Bank of Zumbrota, The Banks Agency and Zumbrota Agency Inc.  Nonaffiliates  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Pine Island Bank does not share with nonaffiliates so they can market to you.  Pine Island Bank does not jointly market.		
Make a wire transfer or Provide account information  Make a wire transfer or 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.  What happens when I limit sharing for an account I hold jointly with someone else?  What happens when I limit sharing for an account I hold jointly with someone else?  Companies you tell us otherwise.  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Our affiliates include:  Bank of Zumbrota, The Banks Agency and Zumbrota Agency Inc.  Nonaffiliates  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Pine Island Bank does not share with nonaffiliates so they can market to you.  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  Pine Island Bank does not jointly market.		We collect your personal information, for example, when you
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	Other important information	