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PRINTER FRIENDLY

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FACTS

WHAT DOES PB FINANCIAL GROUP, INC. AND PREMIER 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
- Overdraft history
- Account balances
- Checking account information
- Payment history
- Wire transfer instructions

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 PB Financial Group, Inc. and Premier Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION

For our everyday business purpose - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Does PB Financial Group, Inc. And Premier Bank Share? Yes

Can you limit this sharing? No

For our marketing purposes - to offer our products and services to you

Does PB Financial Group, Inc. And Premier Bank Share? No

Can you limit this sharing? We don't share

For joint marketing with other financial companies

Does PB Financial Group, Inc. And Premier Bank Share? No



Can you limit this sharing? We don't share

For our affiliates' everyday business purposes - information about your transactions and experiences

Does PB Financial Group, Inc. And Premier Bank Share? No

Can you limit this sharing? We don't share

For our affiliates' everyday business purposes - information about your creditworthiness

Does PB Financial Group, Inc. And Premier Bank Share? No

Can you limit this sharing? We don't share

For nonaffiliates to market to you

Does PB Financial Group, Inc. And Premier Bank Share? No

Can you limit this sharing? We don't share

WHAT WE DO

How does PB Financial Group, Inc. and Premier 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.

How does PB Financial Group, Inc. and Premier Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Pay your bills
- Make deposits or withdrawals from your account
- Apply for a loan
- Make a wire transfer

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. See below for more on your rights under state law.

DEFINITIONS

Affiliates - Companies related by common ownership or control. They can be financial and non-financial companies.

- *PB Financial Group, Inc. and Premier Bank has no affiliates.*

Nonaffiliates - Companies not related by common ownership or control. They can be financial and non-financial companies.

- *PB Financial Group, Inc, and Premier 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.

- *PB Financial Group, Inc. and Premier Bank doesn't jointly market.*

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 all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships 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.

Questions? Call 303-623-8888 or go to PremierBankUSA.com

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