

FACTS WHAT DO PREMIER BANK, PREMIER BANK ROCHESTER AND PREMIER BANK MINNESOTA 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
- checking account information and transaction history
- payment history and overdraft history

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 Premier Bank, Premier Bank Rochester and Premier Bank Minnesota choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Premier Bank, Premier Bank Rochester and Premier Bank Minnesota share?	Can you limit this sharing?
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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
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For our marketing purposes—

to offer our products and services to you	No	We don't share
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For joint marketing with other financial companies

	No	We don't share
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For our affiliates' everyday business purposes

—information about your transactions and experiences	Yes	No
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For our affiliates' everyday business purposes

—information about your creditworthiness	No	We don't share
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For nonaffiliates to market to you

	No	We don't share
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Questions?

Call (651) 777-7700, (800) 772-6497,

or go to www.premierbanks.com

Who we are

Premier Bank

Who is providing this notice?

Premier Bank Rochester

Premier Bank Minnesota

What we do

How do Premier Bank, Premier Bank Rochester and Premier Bank Minnesota 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 collect your personal information, for example, when you

How do Premier Bank, Premier Bank Rochester and Premier Bank Minnesota collect my personal information?

- open an account or deposit money
- pay your bills or apply for a loan
- use your debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Federal law gives you the right to limit only

Why can't I limit all sharing?

- 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

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

Affiliates

- Premier Bank, Premier Bank Rochester and Premier Bank Minnesota are related by common ownership and are providing this notice jointly.
- Premier Bank, Premier Bank Rochester and Premier Bank Minnesota also may be listed as Premier Banks.

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

Nonaffiliates

- Premier Bank, Premier Bank Rochester and Premier Bank Minnesota do 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.

Joint Marketing

- Premier Bank, Premier Bank Rochester and Premier Bank Minnesota do not enter into joint marketing agreements.