

FACTS**WHAT DOES PROGROWTH 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, income, assets, account balances, employment information, and credit history

How? All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons ProGrowth Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	Does ProGrowth 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	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

To Limit Our Sharing

- Call 1-888-244-3490; or visit us online at www.progrowth.com/privacy and tell us your preference on the "Exercise Your Privacy Choice" page; or
- Visit any ProGrowth Bank branch or office; or
- Mail the form that is attached at the end of this Privacy Notice; or write to us at:
ProGrowth Bank, Compliance Officer, Privacy Administration
320 Main Avenue, PO Box 266, Gaylord, MN 55334-0266

Requests must include your name, address, telephone number, and Social Security number (or taxpayer identification number). Incomplete information will delay or possibly prevent our ability to honor your request.

Please note: If you are a *new* customer, we can begin sharing your information within 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 1-888-244-3490 or go to www.progrowth.com.

MAIL-IN FORM

If you have an joint account, your choice(s) will apply to everyone on your account, unless you mark below:

Apply my choices only to me

Describe any or all information you want to limit:

- Do not allow your affiliates to use information about my transactions or experiences to market to me.
- _____.
- Other (Please describe): _____.

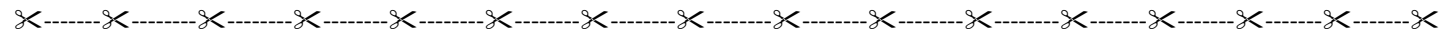
Your contact information

Name:	
Street Address:	
City, State, Zip:	
Primary Email:	
Work Phone:	
Home Phone:	
Cell Phone:	
Account Number(s):	

Last 4 digits of Social Security Number

Mail to:

ProGrowth Bank
 ATTN: Compliance Officer
 RE: Privacy Administration
 320 Main Avenue, PO Box 266
 Gaylord, MN 55334-0266
 Toll-free: 1-888-244-3490
 Website: www.progrowth.com
 Email: privacy@progrowth.com



WHO WE ARE

Who is providing this notice	ProGrowth Bank and its affiliates (please see below for List of Affiliates) for individual customer of its retail banking business in the United States.
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WHAT WE DO

How does ProGrowth 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 ProGrowth Bank collect my personal information?	<u>We collect your personal information, for example, when you:</u> <ul style="list-style-type: none"> • Give us your contact information • Make deposits or withdrawals from your account or use your credit or debit card • Provide account information, provide employment information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	<u>Federal law gives you the right to limit only:</u> <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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually - unless you tell us otherwise. Any account holder may express a privacy preference on behalf of the other joint account holders.

DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include companies with a ProGrowth name; such as Progressive Growth Corp., which is our parent bank holding company, and Sterling Capital Advisors, Inc., which is a sister company.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • ProGrowth Bank does not share information with nonaffiliates so they can market with you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners may include financial services companies, insurance companies, investment brokers, and credit card companies.

OTHER IMPORTANT INFORMATION

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