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## Privacy Statement

The Directors, management and staff of Security State Bank are concerned about and respect the privacy our customer's personal financial information. We understand that our customers furnish sensitive information to us in the course of our daily business and we are committed to treating such information responsibly. We know that our customers expect privacy and security for their personal and financial affairs.

Security State Bank will take necessary steps to safeguard sensitive information that has been entrusted to us by our customers. The following privacy notice and disclosure outlines our bank's practice regarding personally identifiable financial information for consumers, consumers who become our customers, and former customers.

FACTS	WHAT DOES SECURITY STATE BANK OF AITKIN 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>o Social Security number and income</li> <li>o Account balances and payment history</li> <li>o Credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Security State Bank of Aitkin chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Security State 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	No
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 our affiliates to market to you - information about your creditworthiness	No	We don't share
For nonaffiliates to market you	No	We don't share

Questions	Call 218-927-3765 or go to <a href="http://www.ssbmn.com">www.ssbmn.com</a>
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Who we are	
Who is providing this notice?	Security State Bank of Aitkin

What we do	
How does Security State 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 Security State Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>o Open an account or apply for a loan</li> <li>o Pay your bills or use your credit or debit card</li> <li>o Make deposits or withdrawals</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
	Federal law gives you the right to limit only

Why can't I limit all sharing?	<ul style="list-style-type: none"> <li>o Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>o Affiliates from using your information to market to you</li> <li>o Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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**Definitions**

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>o Security State Bank does not share with its affiliates.</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>o Security State Bank does not share with non-affiliates so they can market to you.</li> </ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>o Security State Bank doesn't jointly market.</li> </ul>

**Other Important Information**