

**FACTS****WHAT DOES FIRST NATIONAL BANK OF MILACA 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 information on applications or other loan and account forms
- Account balances and payment history
- Credit history and any other credit bureau 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 First National Bank of Milaca chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Nat'l Bank of Milaca share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

**Questions?**

Call us at 320-983-3101 or go to  
[www.fnbmilaca.com/privacy-policy.asp](http://www.fnbmilaca.com/privacy-policy.asp)

**FIRST NATIONAL BANK OF MILACA**

Milaca Office  
320-983-3101

Isle Office  
320-676-3154

Gilman Office  
320-387-2233

[www.fnbmilaca.com](http://www.fnbmilaca.com)

**What we do**

<b>How does First National Bank of Milaca protect my personal information?</b>	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.
<b>How does First National Bank of Milaca collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ open an account or make a deposit</li> <li>■ use credit or debit card</li> <li>■ use bill payment or apply for a loan</li> </ul> <b><i>And any other information you may provide us to service your account with us.</i></b>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> <b><i>State laws and individual companies may give you additional rights to limit sharing.</i></b>

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <b><i>First National Bank of Milaca does not share any of your personal information with any affiliate.</i></b></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <b><i>First National Bank of Milaca does not share with non-affiliates so they can market to you.</i></b></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <b><i>First National Bank of Milaca does not share information with joint marketers.</i></b></li> </ul>

**Other important information****FIRST NATIONAL BANK OF MILACA BRANCH LOCATIONS:**

<b>Milaca Office</b>	<b>Lakeside Office</b>	<b>Gilman Office</b>
190 2 <sup>nd</sup> Ave SW	310 W. Main Street	10225 115 <sup>th</sup> Ave NE
PO Box 38	PO Box 7	PO Box 99
Milaca, MN 56353	Isle, MN 56342	Gilman, MN 56333
Ph. (320) 983-3101	Ph. (320) 676-3154	Ph. (320) 387-2233
Fax (320) 983-2579	Fax (320) 676-3156	Fax (320) 387-2212