

Online Banking Access 🖴

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Get the picture FOR BETTER **SECURITY!**



Because FNB Osakis takes your security seriously, we add your photo to your debit card for FREE!

Ask our Customer Service Representative for details!

First National Bank of Osakis PO Box 580

211-213 Central Avenue Osakis, MN 56360 Ph: 320-859-2101 Fax: 320-859-3680

Lobby Hours: M-Th 8:30am-3:00pm Fri 8:30am-5:30pm Sat 8:30am-Noon

Drive Up Hours: M-F 8:00am-5:30pm Sat 8:00am-Noon

Home	Personal Ban	king	Commercial & Ag	Loans	& Mortgages	Current Rate	es
lome > Privacy Poli	су						
Privacy	Policy						
						Rev. July	2010
FACTS	WHAT DOES FIRST NATIONAL OF OSAKIS 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 Account balances Payment history Transaction or loss history Credit history Credit history Checking account information When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.						
How?	business. In the se personal informati can limit this shari	ection b ion; the ng.	eed to share customers' p elow, we list the reasons reasons First National Ba	financial c ank of Osał	ompanies can sł	hare their custome lare; and whether	you
Reasons we can share your personal information				Ba	ank of Osakis sł		
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				d to	Yes	No	
For our marketing purposes— to offer our products and services to you					No	We Do Share	
For joint marketing with other financial companies					No	We don't s	share
For our affiliates' everyday business purposes— information about your transactions and experiences				No	We don't s	share	
For our affiliates' everyday business purposes— information about your creditworthiness					No	We don't s	share
For nonaffiliates to market to you					No	We don't s	share
Questions?	Call 320-859-2101 or go to www.fnbosakis.com						
Page 2							
What we do							
How does First National Bank of Osakis 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.					
Osakis protect my information?	How does First National Bank of Osakis collect my personal information?		 We collect your personal information, for example, when you Open an account Apply for a loan Use your credit or debit card Apply for financing Provide account information 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.				
Definitions					
Affiliates	 Companies related by common ownership or control. They can be financial and nonfinancial companies. Fitst National Bank of Osakis does not share with our affiliates. 				
Nonaffiliates	 Companies not related by common ownership or control. They can be financial and nonfinancial companies. First National Bank of Osakis 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. First National Bank of Osakis doesn't jointly market.				

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Member FDIC

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