



106 East Main Street
P.O. Box 67
Vergas, MN 56587

Phone: (218) 342-2481
Fax: (218) 342-2510

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Vergas, MN
49 °F

Scattered Clouds
at 03:25 PM



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FACTS

WHAT DOES VERGAS STATE 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 and Income
- Account balances and Payment history
- Credit history and Credit scores

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 VERGAS STATE BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the VERGAS 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
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 affiliates to market to you	No	We don't share
Questions?	Call 218-342-2481 or go to 106 E Main Street, Vergas, MN	

What we do

How does VERGAS 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 VERGAS STATE BANK collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • show your driver's license or show your government-issued ID • give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about you creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional</p>

	rights to limit sharing
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • <i>Our affiliates include nonfinancial companies, such as Vergas Insurance Agency L.L.P.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>VERGAS STATE BANK does not share with nonaffiliates so they can market to you.</i>
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"> • <i>VERGAS STATE BANK doesn't jointly market.</i>

Lobby Hours

Monday-Thursday - 8:00am-3:00pm

Friday - 8:00am-6:00pm

Drive-Up Window

Monday-Thursday - 8:00am-4:00pm

Friday - 8:00am-6:00pm

Saturday - 8:30am-Noon

Walk-Up Window

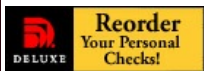
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Lost or Stolen Card?

If you need to report a lost or stolen Shazam Debit Card call us immediately at 218-342-2481 during regular business hours or 800-383-8000 after hours and weekends.



Vergas State Bank will **never** initiate a request for sensitive information from you via email (i.e., Social Security Number, Password, or Account Numbers)

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