



Three
Branches



Express
Banking



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SERVING THE AREA SINCE 1917

ONLINE PERSONAL BUSINESS MORTGAGE COMMUNITY
BANKING BANKING BANKING LENDING CONNECTIONS

PRIVACY POLICY/GENERAL TERMS

FACTS	WHAT DOES WADENA STATE BANK DO WITH YOUR PERSONAL INFORMATION - Revision 02/2012
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: <ul style="list-style-type: none"> • Social Security number and Account transactions • Transaction history and Payment history • Account balances and Checking account 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 customer' personal information to run their everyday business. In section below, we list the reasons financial companies can share their cutstomers' personal information; the reasons WADENA STATE BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WADENA 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 nonaffiliates to market to you	No	We don't share

What we do

<p>How does WADENA STATE BANK protect my personal information?</p>	<p>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.</p>
<p>How does WADENA STATE BANK collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from other companies.</p>
<p>Why can't I limit all sharing?</p>	<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 your 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 rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • WADENA STATE BANK has no affiliates.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • WADENA STATE BANK does not share with nonaffiliates so they can market to you.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • WADENA STATE BANK doesn't jointly market.

Other Important Information

[Internet Security Statement](#)

[General Terms](#)

Wadena 218-631-1860
Bluffton 218-385-2250
Deer Creek 218-462-2155

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