

FACTS

WHAT DOES BANK OF ZUMBROTA 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"> ■ Social Security number and account balances ■ Payment history and wire transfer instructions ■ Transaction history and checking account information
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Bank of Zumbrota chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Zumbrota 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 507-732-7555 ■ Mail the form below or bring the form into the bank <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 507-732-7555 or stop in to see a New Account Representative.
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Mail-in Form							
<p>If you have a joint account your choice(s) will apply to everyone on your account unless you mark below.</p> <p>_____ Apply my choices only to me.</p>	<p>Mark any/all you want to limit:</p> <p>_____ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p>_____ Do not allow your affiliates to use my personal information to market to me.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #cccccc; width: 20%;">Name</td> <td style="width: 80%;"></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> </table>	Name		Address		City, State, Zip	
Name							
Address							
City, State, Zip							
Mail To:	Bank of Zumbrota PO Box 8 Zumbrota, MN 55992						

Who we are

Who is providing this notice?

Bank of Zumbrota, 70 West 3rd St, Zumbrota, MN 55992
507-732-7555

What we do

How does Bank of Zumbrota 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.

We maintain other physical, electronic & procedural safeguards to protect your information and we limit certain access to employees.

How does Bank of Zumbrota collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Make a wire transfer or provide account information
- Give us your contact 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.

What happens when I limit sharing for an account I hold jointly with someone else?

If you have a joint account, your choices will apply to everyone on your account unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include:
The Banks Agency, Pine Island Bank, and Zumbrota Agency Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Bank of Zumbrota does not share with non affiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Bank of Zumbrota does not jointly market.*

Other important information

