

FACTS**WHAT DOES First Security Banks
DO WITH YOUR PERSONAL INFORMATION?**

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| 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 income ■ account balances and payment history ■ transaction history and credit history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| 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 Security Banks chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does First Security 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 | 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 |

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| Questions? | Call -see page 2 or go to www.firstsecuritybanks.com |
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Who we are

Who is providing this notice?

First Security Banks

What we do

How does **First Security Banks** 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 **First Security Banks** collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or give us your income 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.

Definitions

Affiliates

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

- *First Security Banks do not share with our affiliates.*

Nonaffiliates

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

- *First Security Banks do 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 Security Banks do not jointly market.*

Other important information

If you have questions call your local bank at: Benson 320-843-4411; Beulah 701-873-4301; Canby 507-223-7231; Detroit Lakes 218-847-3041; Evansville 218-948-2259; Lamberton 507-752-7020; Renville 320-329-8373; Robinson 701-392-8411; Sleepy Eye 507-794-3911; Storden 507-445-3417. To contact Capital Bank call: 651-488-2516. To view Lake Benton's Privacy Policy or if you have questions to go the Location tab for Lake Benton. To view Valley Bank and Trust's Privacy Policy or if you have questions to go to the Location tab for Danbury or Mapleton.