

FACTS**WHAT DOES FIRST NATIONAL BANK OF MILACA 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 account balances
- account transactions and payment history
- credit card or other debt and credit history

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 First National Bank of Milaca chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Nat'l Bank of Milaca 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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call us at 320-983-3101 or go to
www.fnbmilaca.com/privacy-policy.php

**FIRST NATIONAL BANK OF MILACA**

Milaca Office
320-983-3101

Isle Office
320-676-3154

Gilman Office
320-387-2233

www.fnbmilaca.com

What we do	
How does First National Bank of Milaca 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 National Bank of Milaca 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 make a deposit or withdrawals from your account ■ pay your bills or apply for a loan ■ use your credit or debit card <p><i>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</i></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 your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you <p><i>State laws and individual companies may give you additional rights to limit sharing.</i></p>

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>First National Bank of Milaca does not share with our affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>First National Bank of Milaca does not share with non-affiliates 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>First National Bank of Milaca doesn't jointly market</i>

Other important information

FIRST NATIONAL BANK OF MILACA BRANCH LOCATIONS:

Milaca Office	Lakeside Office	Gilman Office
190 2 nd Ave SW	310 W. Main Street	10225 115 th St NE
PO Box 38	PO Box 7	PO Box 99
Milaca, MN 56353	Isle, MN 56342	Gilman, MN 56333
Ph. (320) 983-3101	Ph. (320) 676-3154	Ph. (320) 387-2233
Fax (320) 983-2579	Fax (320) 676-3156	Fax (320) 387-2212