

**STATE BANK OF BELLINGHAM**  
**MEMBER FDIC**  
**P.O. Box 367**  
**Bellingham, MN 56212**  
**320-568-2519**

**NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS**

**This is our privacy notice for our customers. When we use the words “you” and “your” we mean the following types of customers:**

All of our consumer customers who have a continuing relationship with us, such as:

- Deposit Account
- Loan Account
- Safe Deposit Box

We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information.

**We, our and us** means the State Bank of Bellingham.

**Non-public personal information** means information about you that we collect in connections with providing a financial product or service to you. Non-public personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **non-affiliated third party** is a company that is not an affiliate of ours.

**The Information We Collect**

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us.
- Information about your transactions with non-affiliated third parties.
- Information from a consumer reporting agency.

We do not disclose any nonpublic personal information about you to anyone, except as authorized by law.

**The Confidentiality, Security and Integrity of Your Non-Public Personal Information**

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. **We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.**

**Non-Public Personal Information and Non-Affiliated Third Parties**

Since we value our customer relationship with you, we will not disclose your non-public personal information to non-affiliated third parties, except as permitted by law.

**Non-Public Personal Information and Former Customers**

We do not disclose non-public personal information about former customers.