

FACTS**WHAT DOES BELL BANK 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: <ul style="list-style-type: none"> ■ Social Security number, date of birth, income and employment information ■ Account balances, transaction history and credit information ■ Investment experience and insurance claim history ■ Home ownership status, property value estimates and email address
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 Bell Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bell 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 — with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Visit us online: <https://bell.bank/privacy-preferences>
- Call us toll-free at 1-855-374-4061

Please note: If you are a **new** customer, we can begin sharing your information 30 days from the date we sent this notice. When you are **no longer** our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call toll free 1-855-374-4061 or go to www.bell.bank

Who we are

Who is providing this notice?

- Bell Bank
- Bell Insurance Services LLC

What we do

How does Bell Bank 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 Bell Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- make deposits or withdrawals from your account
- use your credit or debit card
- apply for insurance or seek advice about your investments

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. See Other important information section for your rights under state law.

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

Your choices will apply only to you – unless you tell us otherwise.

Definitions

Affiliates

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

- *Our affiliates include Bell Insurance Services LLC, a wholly owned subsidiary of Bell Bank.*

Nonaffiliates

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

- *Bell Bank does not share with nonaffiliates so they can market to you.*
- *Nonaffiliates, we share with for our everyday business purposes can include financial services companies such as banks, digital payment networks, collection agencies, credit bureaus, and service providers such as printing, shipping and delivery vendors, property title and appraisal services, and direct marketing companies.*

Joint marketing

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

- *Our joint marketing partners include financial services companies.*

Other Important Information

Do Not Call Policy. This notice is Bell Bank's Do Not Call Policy under the Telephone Consumer Protection Act. Bell Bank maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 30 days and will be effective for at least five years from the date of request. Bell Bank employees receive training on how to document and process telephone marketing choices. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows.

Children's Privacy. Visit our [Children's Online Privacy Policy](#) for our information collection practices when offering online financial products and services to children under the age of 13.

Mobile Application User Data Policy. In order to provide certain financial services through a Bell¹ Mobile Application, the Application ("App") will request your prior permission to access and collect information from your device as follows:

- **Contacts.** To facilitate Person to Person payments or when you share the App with your contacts.
- **Storage.** To download or store files accessed or received through the App such as statements, notices and account documents.
- **Camera/Images.** To take a photo using your devices camera or to upload existing images on your device for mobile check deposits or to send account documents.

Disabling Your Mobile Application Account. If the use of a Bell Mobile Application allows or requires the creation or registration of an Application Account², you will be able to request that we disable the Application Account. Please contact us at 1-855-450-7990 to facilitate such a request.

California Residents:

We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account. We will also not use your information for joint marketing purposes.

North Dakota Residents:

Except as permitted by law, we will not share your personal information with nonaffiliates unless you authorize us to. To opt-in to sharing, please visit us online at <https://bell.bank/privacy-preferences> or call us toll-free at 1-855-374-4061.

Nevada Residents:

We may contact our existing customers by telephone to offer additional financial products that we believe may be of interest to you. You have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact our customer service department. You can reach us by calling 1-800-450-8949, clicking the "Contact Us" link at www.bell.bank, or writing to us at Bell Bank, PO Box 10877, Fargo ND 58106-0877. You are being provided this notice under Nevada state law.

In addition to contacting Bell Bank, Nevada residents can contact the Nevada Attorney General's office for more information regarding Nevada Statute Section 228.600(3): 100 North Carson Street, Carson City, NV 89701, Telephone: 775-684-1100, Email: AglInfo@ag.nv.gov

Trust or Fiduciary Accounts:

Fiduciary duties of confidentiality and privacy apply to trust and other fiduciary accounts for which Bell Bank is the trustee, personal representative, conservator, investment manager or services provider, including employer-sponsored retirement accounts such as 401(k)s. Information about these accounts is not shared for marketing purposes without specific consent.

Affiliates Providing this Notice

- Bell Bank
- Bell Insurance Services LLC

¹ Bell Mobile Applications include *Bell Bank Mobile* and *My Bell Mortgage*.

² The term Application Account as used herein refers to the unique user identity provided to serve the use across the application (can often include use of usernames, email addresses, and passwords) and not the underlying deposit account itself. For information on how to close a deposit account, contact 1-855-450-7990.



FACTS

WHAT DOES STARION BANK 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 Income
- Payment History and Transaction History
- Account Transactions and Account Balances

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 customer's personal information; the reasons Starion Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Starion 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	Yes	No
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

Questions?

Call 888-258-6050 or go to www.starionbank.com

Who we are

Who is providing this notice?

Starion Bank

What we do

How does Starion Bank 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.

Employees are educated on the importance of maintaining the confidentiality of customer information and retaining customer trust.

How does Starion Bank collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or open an account
- Make a wire transfer or provide account information
- Make deposits or withdrawals from your account

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.

- *Starion Bank does not share with our affiliates.*

Nonaffiliates

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

- *Starion Bank does 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.

- *Our joint marketing partners include card & card processing companies; financial service technology & marketing service firms.*

Other Important Information

FACTS

WHAT DOES FIRST INTERNATIONAL BANK & TRUST 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 Transaction History ■ Credit History and Income ■ Account balances and Employment 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 International Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Int'l Bank & Trust 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

Questions?	Call 877-837-1600 or go to www.fibt.com
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Who we are

Who is providing this notice?

First International Bank & Trust

What we do

How does First International Bank 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 restrict access to your personal information to those employees who need to know that information to provide services to you.

How does First International Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or Apply for a loan
- Use your debt card or Use your credit card
- Seek advice about your investments

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 International Bank & Trust does not share with our affiliates.*

Nonaffiliates

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

- *First International Bank & Trust 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.

- *First International Bank & Trust doesn't jointly market.*

Other important information