



FACTS	WHAT DOES BORDER BANK & NORTHERN AG 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 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 transaction history • Account transactions and checking account information <p>When you are no longer 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 Border Bank and Northern Ag choose to share, and whether you can limit this sharing.	
REASONS WE CAN SHARE YOUR PERSONAL INFORMATION		Does Border Bank & Northern Ag Share?
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
For our marketing purposes: to offer our products and services to you.		Yes
For joint marketing with other financial companies.		Yes
For our affiliates' everyday business purposes: information about your transactions and experiences.		Yes
For our affiliates' everyday business purposes: information about your creditworthiness.		No
For nonaffiliates to market to you		No
QUESTIONS?	Call 218-528-4255 or go to www.border.bank	

WHO IS PROVIDING THIS NOTICE?	Border Bank & Northern Ag
WHAT WE DO	
HOW DOES BORDER BANK & NORTHERN AG PROTECT MY PERSONAL INFORMATION?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
HOW DOES BORDER BANK & NORTHERN AG 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 apply for a loan • Make deposits or withdrawals from your account • Use your credit or debit card • Seek advice about your investments <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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 nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>
DEFINITIONS	
AFFILIATES	<p>Companies related by common ownership or control. They can be financial or non-financial companies. Our affiliates are:</p> <ul style="list-style-type: none"> • Border Bancshares, Inc • Border Bank • Northern Ag
NONAFFILIATES	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies</p> <ul style="list-style-type: none"> • Border Bank and Northern Ag do not share with nonaffiliates so they can market to you.
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"> • Border Bank & Northern Ag do jointly market.