

FACTS

WHAT DOES STATE BANK & TRUST OF KENMARE & BERTHOLD OFFICE 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 Income ■ Account Balances and Payment History ■ Credit History and Transaction 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 State Bank & Trust Kenmare chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does State Bank Trust Kenmare 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

Questions?	Call 701-385-4287 or go to www.sbtkenmare.com
-------------------	---

Who we are

Who is providing this notice?

State Bank & Trust of Kenmare

What we do

How does **State Bank & Trust Kenmare** 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 **State Bank & Trust Kenmare** collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or use your debit or credit card
- show your driver's license or government ID

We also collect your personal information from others, such as Credit Bureaus.

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.

- *Our affiliates include Jorgenson Holding Company, Jorgenson Williston Holding Company, Jorgenson Insurance Agency, Inc., Citizens (* See additional below)*

Nonaffiliates

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

- *State Bank & Trust of Kenmare 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.

- *State Bank & Trust of Kenmare does not jointly market products or services to you.)*

Other important information

* Additional Affiliates: Citizens Agency of Mohall & Sherwood, Inc., The Citizens State Bank at Mohall and First National Bank & Trust Co. of Williston

We restrict employees access to personal information to a "need to know" basis. Only employees who legitimately require your personal data to complete a business transaction ever see it. We strictly enforce procedures that prevent unauthorized access to our data. We require all organizations to which we provide data as permitted by law to have similar privacy safeguards, to further ensure your confidentiality.