



Privacy Statement

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| FACTS | WHAT DO BREMER BANK, NATIONAL ASSOCIATION; AND BREMER INSURANCE AGENCIES, INC. (THE “BREMER COMPANIES”) 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 <i>collect, share and protect</i> your personal information. Please read this statement carefully to understand what we do. |
| What? | The type of personal information we collect and share depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Identification information, such as your name, address, birth date, Social Security number and driver’s license number. • Application information we receive from you when you request a product or service, such as your income, assets and liabilities. • Transactions or experiences with us, such as your current balances or repayment history. • Transactions or experiences with others. • Information we receive from consumer reporting agencies, such as credit bureaus. |
| 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 each of the Bremer Companies chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Bremer 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 to report to credit bureaus. | Yes | No |
| For our marketing purposes – for us to offer our products and services to you. | Yes | No |
| For joint marketing with other financial institutions | Yes* | No |
| For our affiliates’ everyday business purposes – information about your transactions and experiences | Yes* | No |
| For our affiliates’ everyday business purposes – information about your creditworthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For non-affiliates to market to you | No | We don’t share |

*If you are a North Dakota resident, we will not disclose any non-public personal information about you to non-affiliates or affiliates without your authorization. See North Dakota Century Code, Ch. 6-08.1.

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| To limit our sharing, or if you have questions | <p>Call us toll-free at 800-908-2265.</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent you this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us any time to limit our sharing.</p> |
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Who we are

Who is providing this notice? Bremer Bank, National Association; and Bremer Insurance Agencies, Inc.

What we do

How do the Bremer Companies protect my personal information? To protect your personal information from unauthorized access and use, we use the security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How do the Bremer Companies collect my personal information? We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

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 non-affiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else? Your choices will apply individually, unless you tell us otherwise.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and non-financial companies.

- *Our affiliates include financial companies such as Bremer Bank, National Association and Bremer Insurance Agencies, Inc.*

Non-affiliates Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Bremer does not share with non-affiliate third parties 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 credit card companies.*