

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?	<p>The type of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <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		<table border="1"> <thead> <tr> <th></th> <th>Does Bremer share?</th> <th>Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>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.</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our marketing purposes – for us to offer our products and services to you.</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our affiliates’ everyday business purposes – information about your creditworthiness</td> <td>Yes</td> <td>Yes</td> </tr> <tr> <td>For our affiliates to market to you</td> <td>Yes</td> <td>Yes</td> </tr> <tr> <td>For non-affiliates to market to you</td> <td>No</td> <td>We don’t share</td> </tr> </tbody> </table>		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 companies	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
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To limit our sharing	<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 provided 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>																									
To limit our direct marketing	To limit our direct marketing to you by mail, email, or telephone, call us toll-free at 800-908-2265. Please note that we may still contact you as permitted by law even if you choose to limit direct marketing, such as to service your account or provide requested services.																									
Questions?	Call us toll free at 800-908-2265 or visit us online at bremer.com/support .																									

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. See below for more on your rights under state law.

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 with a Bremer name, 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 and debit card providers.*

Other Important Information

State Financial Privacy Laws: Certain states have laws that may provide residents with additional privacy protections. We will comply with these additional regulations if they apply to you. For example:

- **Limitations on Sharing:** If you are a resident of CA, CT, IL, ND, or VT, we will not share your non-public personal information with either affiliates or non-affiliates without your authorization, except as permitted by law.
- **Nevada:** If you are a Nevada resident, Nevada law requires us to inform you that you may request to be added to our internal Do Not Call List by contacting us at 800-908-2265 or by writing us at Bremer Service Center, 8555 Eagle Point Blvd, PO Box 1000, Lake Elmo, MN 55042. For more information, contact the Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E Washington St, Ste 3900, Las Vegas, NV 89101; phone: 702-486-3132; email: aginfo@ag.nv.gov.