

PRIVACY DISCLOSURE

American National Bank of Minnesota
Corporate
1920 South 6th St
PO Box 427
Brainerd, MN 56401
January 7, 2019

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Member
FDIC

DEPOSIT PRO, Ver. 18.4.10.002 Copr. Finastra USA Corporation 1996, 2019. All Rights Reserved. MN - MN - N:\SYSTEM\APPS\HFS2\CF\IT\IT\DISC

FACTS**WHAT DOES AMERICAN NATIONAL BANK OF MINNESOTA 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 account balances • transaction history and credit history • overdraft history and checking account information <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 American National Bank of Minnesota chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American National Bank of Minnesota 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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call Call (218) 824-7900 or (800) 940-8445 or go to www.anbmn.com
-------------------	--

What we do

<p>How does American National Bank of Minnesota protect my personal information?</p>	<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>How does American National Bank of Minnesota collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● open an account or use your credit or debit card ● apply for a loan or make deposits or withdrawals from your account ● show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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 laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>American National Bank of Minnesota has no affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>American National Bank of Minnesota does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>American National Bank of Minnesota doesn't jointly market.</i>

Other important information

<p> </p>
