

CONSUMER PRIVACY POLICY

Protecting individual privacy is important to Reliabank Dakota and its employees. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. This policy serves as a standard for all Reliabank Dakota employees for collection, use, retention, and security of nonpublic personal information.

INFORMATION WE COLLECT

We collect “nonpublic personal information” from the following sources:

- Information we receive on customers’ applications or other loan and account forms
- Information about customers’ transactions with us, our affiliates, or others, and
- Information we receive from third parties such as credit bureaus.

“Nonpublic personal information” is nonpublic information that we obtain in connection with providing a financial product or service. This could include information such as account balances, payment history, or overdraft history.

INFORMATION WE DISCLOSE

We do not disclose nonpublic personal information about customers to nonaffiliated third parties except as permitted by law.

We are permitted under law to disclose nonpublic personal information about customers to other third parties in certain circumstances. We may disclose information to companies that perform marketing services on our behalf, to other financial institutions with which we have a joint marketing agreement, to third parties to assist us in servicing loans or accounts with us, to government entities in response to subpoenas, or to credit bureaus. Following are the types of information that we may share:

- Information we receive on a customer’s application or other forms, such as name, address, social security number, assets, and income
- Information about transactions with us, our affiliates, or others, such as account balances, payment history, parties to transactions, and credit card usage
- Information we receive from a consumer-reporting agency, such as customers’ creditworthiness and credit history.

If a customer decides to close account(s) with us or becomes an inactive customer, we will adhere to the privacy policies and practices described in this policy.

SECURITY PROCEDURES

We take steps to safeguard customer information. We restrict access to personal and account information to those employees who need to know that information to provide products or

services to our customers. Employees who violate these standards will be subject to disciplinary measures. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard nonpublic personal information.

WEBSITE VISITORS

Visitors to the Reliabank Dakota public Web site remain anonymous. Reliabank does not collect identifying information about visitors to our site. Reliabank uses standard software to collect non-identifying information about our visitors such as date and time our site was accessed, pages viewed, and web browser used. Reliabank uses this information to determine the level of interest in information available on our site. Visitors may elect to provide us with personal information via e-mail. This information is processed internally as appropriate, to handle the user's request. No information is transferred or sold to any other organization. We do not disclose any nonpublic personal information to anyone, except as authorized by law.