FACTS WHAT DOES STEARNS BANK N.A., STEARNS BANK HOLDINGFORD N.A., & STEARNS BANK UPSALA N.A. 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income of assets • Account balances and overdraft history • Credit history and payment history When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Stearns Bank N.A., Stearns Bank Holdingford N.A., & Stearns Bank Upsala N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	**Does Stearns Bank N.A., Stearns Bank Holdingford N.A. & Stearns Bank Upsala N.A. 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	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	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Go to www.stearnsbank.com or call Stearns Bank N.A. at 1-800-320-7262; Stearns Bank Holdingford N.A. at 320-746-2261 or Stearns Bank Upsala N.A. at 320-573-2111

Who we are	
Who is providing this notice?	Stearns Bank N.A., Stearns Bank Holdingford N.A., & Stearns Bank Upsala N.A.

What we do	
How does Stearns Bank N.A., Stearns Bank Holdingford N.A., & Stearns Bank Upsala N.A. 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 Stearns Bank N.A., Stearns Bank Holdingford N.A., & Stearns Bank Upsala N.A. collect my personal information?	We collect your personal information, for example, when you • open an account or show your driver's license • apply for a loan or give us your income information • give us your contact information. 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • Stearns Financial Services, Inc; Stearns Bank N.A.; Stearns Bank Holdingford N.A.; & Stearns Bank Upsala N.A.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Stearns Bank N.A., Stearns Bank Holdingford N.A., & Stearns Bank Upsala N.A. does not share information with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • Stearns Bank N.A., Stearns Bank Holdingford N.A., & Stearns Bank Upsala N.A.'s joint marketing partners include credit card and gift card companies.

Other Important Information